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By

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Exploring the Challenges of an SME's Survival, Sustainability and Growth outside its Business Cluster: a Study of MGP

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Abstract

Small and Medium Enterprises (SMEs) are regarded as the bedrock of any economy and ideally act as a significant engine driver that stimulates the growth of jobs and wealth creation in a country's economic system. Only when successful can they contribute and foster economic development and growth of any nation. Furthermore, SMEs strengthen and enhance sustainable growth. Researchers acknowledge that SME performance forms a gateway for opening numerous doors for employment opportunities and both tangible and intangible investment in a country. However, they note the alarming failure rate of Nigerian SMEs, noting slim chances of survival. This research stems from the current high rate of Small and Medium Enterprise (SME) failures in Nigeria, which constitutes a "wicked problem", and examines the challenges of an SME located outside its Business Cluster (BC) using a case study approach within an Action Research paradigm. It considers the role of location as a factor for business survival and growth. It also examines recent debates on the role of various success and failure factors that are critical for the success of an SME located outside its BC; the study holds a holistic perspective that incorporates diverse aspects of SME research on survival, failure and growth. This study aims to address the current trend of failure and to suggest ways to alleviate the current failure rate of Nigerian SMEs while ensuring that they remain sustainable and continue to have growth potential. The major findings of this study acknowledge that, while location plays a critical factor for the success and sustainability of an SME, a more fundamental problem responsible for SME failures exists in Nigeria. This study contributes to management practice in the area of SME business start-up. This research also proffers a theoretical framework that can be used as a practical guide to SMEs at their inception, giving them a better chance for survival and enhanced performance in the turbulent, volatile and challenging Nigerian business environment; it also presents a business model for SMEs located outside their BC.

Chapter 1 - Purpose, Rationale and Context

"Action research simultaneously assists in practical problem-solving and expands scientific knowledge" (Hult and Lenning, 1980, p. 247).

1.0 Introduction

The high failure rate of Small and Medium Enterprises (SMEs) in Nigeria has alarmed researchers in recent times, especially in Nigeria, due to the enormous challenges faced - both internally and externally - in a turbulent business landscape that exists within a volatile and competitive market. These incessant failures now constitute a "wicked problem" as there is little consensus on the solution (Robert, 2000). SME failure is perhaps one of the toughest challenges that Nigerian SMEs presently face. This research emanates from a need to find a holistic approach to alleviating the problems of an SME within the printing industry; this SME is located outside its Business Cluster (BC), struggling with growth and trying desperately to avoid becoming another SME failure statistic. My inquiry seeks to uncover why this organisational issue occurs. Further, it examines the actions taken to address the problem through the plans of action executed, thereby testing plausibility. It seeks to address this organisational issue because the success of SMEs is recognised as the bedrock of any nation's economic growth (Alabi et al., 2016, Etuk et. al. 2014). Moreover, successful SMEs constitute an engine that can be deployed for job and wealth creation, both of which enhance economic development (Abiodun and Harry, 2014). This research's significance is in ensuring that the livelihoods of a group of people solely dependent on the organisation for survival are not threatened as a result of the challenges facing it. Research on SMEs is of great interest because it has been observed that many SMEs in Nigeria appear to be struggling. Opara (2011) and Arinaitwe (2006) argue that SME entrepreneurs face many obstacles and, even more so than their counterparts in developed countries, these obstacles have limited both their growth and survival.

This inquiry differs from most others on SMEs as it has adopted a new process using an 'action research' approach to address the organisational challenges of survival and growth.

1.1 Background of Madedor Group Print

The SME Madedor Group Print (MGP) is the subject of my action research (AR) study. MGP is a small business and, at its inception, run by the owner as an entrepreneur. It was established to provide digital printing services to businesses in and around Lekki, an area of Lagos, where the company originated and remains. MGP provides state-of-the-art digital printing services in Lekki, Nigeria. Lekki was initially developed for residential use and is regarded as a prestigious and desirable area; it has now evolved into a vibrant business district. Properties in Lekki command very high rents compared to other parts of Lagos. The company has been established for little over two years. The entrepreneur who established MGP did so before retiring from her political appointment with the Nigerian government, envisioning a source of income from something creative in an area of interest and strength. When I started my action research (AR) into MGP, the company had been operational for under two years; the staff team then counted seven members, not all of whom had been knowledgeable in the fields of printing or digital printing at the company's inception.

Its primary offerings include the printing of corporate items such as brochures and branded promotional items, bespoke wedding cards and stationery and the printing of corporate gifts; other services include laser-cut printing and engraving and banner printing. The business started up as the first digital printing organisation in the Lekki Phase 1 area, instantly carving a niche for itself in the area due to its innovation in printing and designing.

1.2 SME Survival and Growth Challenges for SMEs Outside Their Business Cluster

Developing and developed countries alike note the importance of SMEs as the bedrock of a nation's economic growth. Reinforcing this point, Okpara (2011) argues that SMEs are the foundation of any economy and play a vital role in accelerating economic development, growth and poverty alleviation. In developing countries, they are considered particularly useful as apparatuses for globalisation and poverty alleviation.

Numerous studies reveal a relationship between location and business success (Indarti, 2004), and that location is paramount to the success of any business, especially SMEs. Cant & Wiid (2013) emphasise that the success of SMEs can be articulated simply as: location. An amenable business environment can enhance an

SME's business operations and is a crucial catalyst for business growth (Dut, 2015). Georgibu et al. (2015) argue that location should be a vital consideration for any SME when deciding to position itself in any market based on the locational advantage that accrues to it. Location as a factor affecting the survival and success of an SME located outside is BC was examined in this research. This research also considered other critical success and failure factors that may limit SME failure rates in Nigeria. Furthermore, Moy & Luk (2003) contend that much recent research regarding SMEs are geographically specific, predominantly based and conducted on western societies. There is, therefore, a need to concentrate on studies in other geographical regions which this research seeks to address.

This research examined factors affecting SMEs in Nigeria while proffering ways to survive and grow. Furthermore, this research explores the critical success factors that aid SME growth and sustainability while limiting high business-failure rates in Nigeria. This AR revealed that, indeed, a relationship exists between location and business success (Indarti, 2004) and that location is paramount to the success of any business, particularly SMEs. However, it was found that MGP, despite challenges in its present location, could overcome these, which are addressed in this research. While acknowledging the locational challenges, this research shows compelling evidence that the challenges of survival and growth were rooted in a more fundamental issue, which this AR explores.

1.3 Nigerian Business Climate for SMEs

The Nigerian business climate for SMEs is one fraught with uncertainty and complexity. It is an environment that is volatile, hostile and unstable both politically and economically, with critical concerns surrounding the realities of doing business (Adeyemo et al., 2015). This is further heightened by the high level of insecurity in Nigeria, and lately with the added waves of insurgency and terrorism that have brought the government's security forces to their knees Adeyemo et al. (2015).

The Nigerian investment climate where SMEs operate is encumbered with various adversities that increase production costs for SMEs in Nigeria (Adeyemo et al., 2015). This is particularly true of infrastructural facilities in Nigeria, which are inadequate and far from conducive to enhance proper growth of SMEs. The country suffers from an unprecedented shortfall in electricity generation (Adeyemo et al., 2015). Generating power for SMEs is expensive; they rely on government-generated electricity, unlike large industries that can afford generators. Government-generated electricity is very sporadic and therefore most businesses must look for alternate power supplies, which is expensive and creates high overheads for most SMEs. The lack of infrastructure also includes limited physical infrastructure such as road networks, which makes business operations for SMEs quite challenging, thus increasing transportation costs which in turn increases the cost of doing business and SMEs' competitiveness (Adeyemo et al., 2015). As insecurity takes a toll on the business environment in Nigeria, there has been a breakdown on the production/value chain of goods and services in the country (Adeyemo et al., 2015).

Financial challenges are a common denominator for all SMEs in the Nigerian business environment, with negative challenging attitudes towards SMEs especially as it relates to access to capital and the cost of financing. Numerous studies reveal that SMEs in Nigeria are generally more financially constrained than large firms, which severely affects their potential to grow (Beck & Demirguc-Kunt, 2006; Berg & Fuchs, 2013). Ojo (2006) stresses that in Nigeria it is extremely difficult for SMEs to acquire financing, which is especially instrumental to the failure of SMEs in Nigeria. The problem is worsened by the high interest rates on borrowing that further exclude SMEs from accessing needed funds for growth and survival (Berg & Fuchs, 2013). Quartey et al. (2017) buttressing this point, argue that lack of access to finance by SMEs in Africa is exacerbated because financial provision in the region is generally rated as riskier than in other regions. Besides, most banks in Nigeria find that lending money to SMEs is considered riskier than lending to larger organisations. Also, the lack of an effective credit rating system that would have aided SMEs in accessing loans is non-existent in Nigeria (Quartey et. al, 2017). The totality of the financial problem for SMEs has resulted in inadequate financing for SMEs and poor capital and borrowing power necessary for SME growth (McMahon, 2012); the lack of funds also affects the ability of SMEs to be innovative.

The investment climate is further compounded with high levels of corruption. Okpara (2011) contends that corruption in Nigeria has taken its toll on SMEs in the country. Similarly, significant are the problems of multiple taxations and an unconducive tax administration suffered by SMEs in Nigeria. The state overburdens SMEs with multiple taxations, worsening the finances of SMEs. The taxes on SMEs are almost punitive. Adding to this are the unattractive tax policies further straining the financial resources of SMEs (Kauffmann, 2005), preventing SMEs from reaching their optimal potential and constraining their effective operations (Beck & Kunt, 2006). Regulatory bodies tax almost every area of the organisation in their bid to generate revenue without due consideration for the issues of SMEs. Indeed, Abdullahi et al. (2015) argue that corruption is manifest in the area of multiple taxations. Further, Onovo (2005) argues that incidents of multiple taxes meted by different regulatory agencies result in higher business costs, especially for entrepreneurs, which disharmonises SMEs by creating a disabling environment for SMEs. Besides, unethical activities by those in positions of power and the incessant quest to make fast money causes a lot of problems in small organisations, especially in small-scale businesses. To acquire certain facilities, they need to engage in corrupt activities which constrains the financial resources needed for SMEs to grow.

Unbelievable waves of employee theft constitute a significant challenge within the Nigerian economic landscape, with resultant negative impacts on the survival of Nigerian SMEs. Yekini et al. (2018) assert that the unethical behaviour of SME employees, such as theft, has triggered high failure rates of Nigerian SMEs with an adverse effect on the economy. They further argue that SMEs are disproportionately afflicted by employee theft, causing high losses to owners. Reasons attributed to this behaviour by unscrupulous employees include the following: living above one's means; financial demands; undue pressure from family members; gambling habits; close association with unscrupulous co-workers; not appreciating employee theft as an unethical act; low pay; unfair treatment, and weak internal control systems (Yekini et al., 2018).

The business climate in Nigeria is one hinged on hardship and uncertainties for Nigerian SME businesses. It is against this business climate that a business such as MGP strives to survive.

1.3.1 Background of Shomolu Printing Business Cluster in Lagos Nigeria

The Shomolu printing cluster is located within the Shomolu local government area of Lagos State in Nigeria, which is the commercial capital of Nigeria. It is an informal and spontaneous cluster and is characterised as comprising micro and small firms with rather average technological capabilities. The Shomolu printing cluster is observed as falling into the informal category and is unstructured; this can be ascribed to the fact that it is not government induced nor was it deliberately planned. It therefore suffers from poor physical infrastructure and a sporadic power supply with virtually all big and small businesses owning personal generators, which they use to generate their own power. As Abolarin et al. (2014) note, the majority of such small-scale businesses are operated on diesel generators. Evans (cited in The Sun, 2016) states that any printing firm relying on government supplied electricity can never be a serious printer; such is the ineptitude of the power supply in the area.

The Shomolu BC is a hub for virtually all forms of printing and is indisputably the heart of commercial printing in Nigeria (The Sun, 2016). It is also known particularly for large-scale commercial printing, particularly in the formal private sector. However, it is also home to thousands of both small- and medium-scale commercial printing presses. In fact, Odimayo, in his interview in The Sun newspaper, asserts that the Shomolu printing cluster positions itself among the leading printing communities of the world with the largest concentration of printers and printing activity per area, though not volume, of printing (The Sun, 2016), where printing presses, are located in almost every available space (Owoyomi et al., 2017). Owoyomi et al. (2017) further assert that merchants across the country patronise the Shomolu BC to have their jobs printed due to the accessibility of the nearby transportation hub in Jibowu that is closely situated to the printing cluster, making transport of bulk printed goods easy.

Although very little scholarly literature exists on the Shomolu printing cluster, it is noted as hosting auxiliary services to the printing businesses. The Shomolu printing cluster is particularly noted for suppliers of printing materials (The Sun, 2016) and consumables and, to a lesser extent, printing machines. It is also a hub for training and offers opportunities for popular apprentice training when people cannot afford formal training in printing. This opportunity allows effective training at minimal – sometimes no – cost, but entails you working for free for a short period of time. A further characteristic of this cluster is the availability of technical support services for equipment, which is important in printing, as often machines require attention and repairs.

The Shomolu BC ranges from a few large organisations to a proliferation of also well-known small and micro businesses providing specialised and finishing services that are part of the printing production process, which other printers patronise when it is cheaper to outsource. Outsourcing is particularly prominent and noted as being one of the major benefits of the Shomolu printing cluster because it hosts specialised and industry skilled labour. Outsourcing is a practice where responsibility is given to experts in a designated field to provide a higher quality service and allow a business to focus more on their core areas of expertise, thus saving time (Reid, 2004). It is a useful strategy when there is a lack of human resources. Most big printers go to the Shomolu BC to outsource part of the production process, often as a cost reduction strategy and to increase productivity by SME's who do not have, and cannot afford to hire, all the skills needed in a pool (Yang & Huang, 2000). This is particularly true when the outsourcing cost is low enough to add to profits by way of lower service delivery and production costs, presenting the outsourcing organisation a competitive advantage (Kremic et al., 2006). This allows SMEs to potentially level the playing field with larger rivals (Elango, 2008). Furthermore, outsourcing emphasises an organisation's core competencies, where they can achieve definable pre-eminence and provide unique value (Quinn & Hilmer, 1994).

Notwithstanding the vibrancy of the Shomolu BC, it also faces noted stiff competition and one is unable to rely on walk-in customers alone (The Sun, 2016). Further compounding the problem of this cluster is the price war that exists within the cluster; this could well be due to the over-proliferation of printing businesses which I have observed as exceeding demand. Printing stakeholders often complain that the lack of any form of pricing mechanism or regulation is one if the greatest challenges of the Shomolu cluster, more so because they do not have a printers' union in the area (The Sun, 2016). This results in price wars and unhealthy rivalry that usually affects small businesses (The Sun, 2016). This cluster is also noted for its unusually high rent, in a location that once started off as a residential area with most house owners cutting off part of their homes to enjoy the windfall of a vibrant cluster (The Sun, 2016). Despite these challenges within the cluster, it is usually the first call for sourcing prices and information about literally all printing services and business that range from pre-press, large format printing, cord printing, screening printing, publishing and finishing.

1.4 Problem Statement

MGP as a business is located outside the main printing business cluster, rendering it unable to reap the benefits of its BC. Despite this, MGP was the only digital press in Lekki at the inception of this research; it therefore appears logical to assume that MGP should enjoy a monopoly of services translating to impressive profits. Before it began operations, the founder believed that, by being the pioneer organisation in the digital printing business in Lekki, the organisation would enjoy the benefits of a sole monopoly. Unfortunately, this has not proven to be the case, even though - based on the market survey conducted - MGP's prices for similar services are lower than those offered within the printing BC. MGP was operating on the premise that capturing new markets is an excellent way to grow, as suggested by Wunker (2011). Wunker (2011) argues that many remarkable business successes in history stem from an organisation's capability to capture new markets. Recent studies show that, most often, being the first entrant into a market provides substantial and sustained market-share advantages over later entrants, with largely momentous rewards (Kalyanaram & Gurumurthy, 1998). Moreover, MGP has introduced innovative ideas by improving its technological processes, rendering the organisation competitive and price efficient.

MGP's initial survey found an apparent locational advantage as a sole provider of premium digital printing services in the Lekki market. Regrettably, as observed by management, MGP is challenged because it is located outside its natural BC, despite the staff acknowledging the positive, encouraging reviews given of MGP as an organisation that offers a quality digital printing.

Unfortunately, when different business opportunities present themselves to an organisation which finds it continually challenging to harness such unique growth opportunities, it becomes a critical problem for organisational survival. This is the situation for MGP. As an SME, MGP is threatened both in profitability and growth; presently, its profits are declining. MGP worries that despite "following all the rules", it is still struggling to survive. If this continues, the viability of the organisation is at stake; MGP risks losing its investments and may even be forced out of the market. This research will explore ways of remaining outside the cluster while accruing the benefits of businesses inside it. Also, it considers the benefits and factors needed for the survival of MGP as an SME located outside the BC.

1.5 Purpose and Rationale for Study

The focus of the study is the impact of location on the survival and sustainability of MGP. Selecting the focus of a study is essential, as research must be focus-based (Roberto Cerchione, 2016). The purpose of this study is to address an organisational issue of concern in MGP that has besieged the day-to-day running of the organisation (Reason, 2006). A broader purpose is to add to the body of practical knowledge by bolstering understanding of SME survival and growth issues. This research emphasises the practical utility of research that is problem-focused, while providing a basis for the demands of problem-solving in the real world through change initiatives, focusing on human problem-solving. Very little practical research has been conducted into the factors constraining the growth and survival of small businesses in Nigeria (Okpara, 2011). Unfortunately, to date, there has been insufficient effort to organise and synthesise the various sets of critical factors influencing industrial location (Badri, 2007; Azumah, 2005). Adopting the AR approach adds practical knowledge to an under-researched area of SME survival and growth (Badger, 2000); the study sees this issue as a worthwhile purpose with practical relevance for practitioners (Badger, 2000). Lewin (1946) emphasises that AR goes further than change alone as it generates knowledge about a social system through the process of change, underpinned by the philosophy of pragmatism (Reason, 2006).

Research Objectives

The objectives of this AR are as follows:

1. To understand the negative impacts of MGP being outside its BC.
2. To introduce practices to mitigate the negative impacts of the organisation's present location.
3. To understand the benefits of MGP being outside its BC and introduce practices to maximise these benefits.
4. To develop a standardised framework of practices that allows MGP - and similar SMEs in Nigeria - to maximise the benefits of being outside the BC and diminish the negative impacts of being outside the BC.

Research Questions

1. What are the negative impacts for SMEs located outside their industrial clusters?
2. Why is MGP unable to exploit the benefits of its strategic location?
3. What are the benefits enjoyed by SMEs located outside their industrial clusters?
4. How can these benefits be maximised?
5. What set of business practices could SMEs in Nigeria deploy to thrive outside their BC?

1.6 Approach used to Address the Problem

An AR approach was adopted to address the organisational problem because it has broad relevance to practitioners and applies to unstructured organisational issues (Coughlan and Coughlan, 2002). It incorporates practical problem-solving with theory construction (Friedman, 2008). It is an approach that advocates an epistemology of practice based on reflection-in-action (Schön, 1991). AR is an inquiry into social practice aiming to produce knowledge in the service of such practice (Argyris et al., 1985). This inquiry sought a holistic understanding of a 'wicked' organisational problem. A 'wicked problem' is a problem that is unsolvable using traditional linear thinking. It demands shared understanding and commitment; no two wicked problems are alike (Rittel and Webber, 1974). AR provides a holistic understanding of issues while recognising complexities (Coughlan and Coughlan, 2002). It is also an effective tool for change, as one of the main characteristics of AR is the planning and implementation of change in organisations, especially in real time (Coughlan and Coughlan, 2002). AR helps members of a social community to improve the working of a system - or some aspects of it - while helping those members make sense of the issues, while also learning from it through a planned change process (Coughlan and Brannick, 2001). This approach comes with the potential to improve the management practice of an organisation such as MGP.

This approach was adopted over a traditional approach because traditional rationality does not work well in the social sciences (Friedman, 2008). The theories produced by empirical science are too complex for use by practitioners compelled to function in real time; these theories are also difficult to replicate in practice situations with many simultaneously changing variables (Friedman, 2008; Freidman and Roger, 2009; Argyris, 1980). Furthermore, empirical research requires that the researcher maintain a safe distance to safeguard objectivity; it is therefore not conducive to multiple interpretations of an issue, as acknowledged by Friedman (2008, p. 132). Practitioners must act - and actions require making choices among different interpretations of a particular situation (Keely, 1984).

The AR process is an emergent one; it develops through the unveiling of events as the selected organisational issue is confronted and attempts made to resolve and alleviate the problem by the organisation members confronted with the issue (Coughlan and Coughlan, 2002). This approach creates a community of inquiry within a community of practice (Friedman, 2008, p. 132). AR was found most appropriate for this research not just because of its problem-solving potential but also because the practitioner-researcher must critically examine their practice, one of the foci of this research (Friedman, 2008, p. 133). This approach also allows those within the given organisation to critique practice and reflect on the way things are done in their organisation; thus they can collectively articulate what should be done to achieve desired outcomes (Friedman, 2008, p. 134). This underscores the relevance and appropriateness of AR to the organisation problem being studied.

1.7 Definition and Terms

For concept clarity, *location* within this research refers to the physical space from which a business operates and exists. *Business location* for this research refers to the actual physical environment in which the business is situated. *Locational advantage* refers to the institutional and productive factors that exist in a geographical location such as market availability as represented by favourable demand conditions, related and supporting businesses and other factor conditions such as availability of skills (Bennett & Smith, 2002).

1.8 Background of the Researcher

I come from a background of many years' managerial experience and expertise in running large public-sector organisations. My career spans over two decades in different government agencies; I have been head of the National Population Commission, Executive Director of the Pilgrims Board and Executive Director of the Federal Housing Authority. I am currently Director-General of The National Drug Law Enforcement Agency. Throughout my two decades working in the public sector, my experience is mainly related to executive management levels in large public agencies. During the knowledge acquisition stage of the DBA course work, I undertook several mini-study courses as part of my Doctorate learning. As my tenure was ending, I then went on to establish an SME, a relatively new and different territory for me. An appointed Managing Director ran MGP while I did free consulting to "jumpstart" the business. Since finishing my public service tenure over a year ago towards the end of this research, I now co-run the business.

In undertaking this AR, I found the need to bring to bear my past experience of management, with the aim of effectively running an SME that would be successful and have growth capabilities. As a practitioner, I was continuously faced with having to construct the realities of my present practice actively and become aware of the variety of pathways for problem-solving available to me in alleviating the organisational issue.

1.9 Overview of the Thesis

This DBA thesis contains six chapters.

The first chapter introduces the DBA research; it introduces the organisational issue of study, giving a background of the organisation using an AR methodology. It further details the problem statement and describes the purpose and rationale of the research, stating the research objectives and the questions this research seeks to answer and the significance of the study. Finally, it defines the significant terms encountered in the research.

The second chapter is the critical literature review of existing literature on SME survival and growth and the importance of location on SME survival. The critical analysis of the literature sets the framework and background for defining this research. It also provides an overview of prior research to adequately situate and map out the terrain for this inquiry. Also, it analyses and explores key concepts, laying a foundation to develop an action plan in this research. The literature review reflects in detail upon the matter, exploring what is known and unknown in the organisational issue being studied. It reviews existing literature on the challenges of SME survival and growth. The importance of location as a factor for the survival of SMEs is considered and critical analysis carried out on other responsible factors ; factors causing SME failure are highlighted. The review presents and examines the conceptual framework of the BC, the theoretical framework guiding this research.

The third chapter is an overview of the methodology used in the research. It outlines and examines the research strategy, while outlining the ontological and epistemological philosophies of this research's position; the chapter also highlights the design of this research. It details a qualitative methodology of a single case study using insider action research. It describes the use of a Learning Set (LS) comprised of seven people, with the researcher as the facilitator using an emergent AR process.

Action research, according to Argyris and Schön (1991), takes its cues – its questions, puzzles, and problems – from practitioners' perceptions within local practice contexts. It bounds episodes of research according to the boundaries of that local context. It builds descriptions and theories within the practice context itself and tests them there through intervention experiments – that is, through experiments that bear the double burden of testing and effecting some desired change in the situation. (Argyris and Schön, 1991, p. 86).

The literature review finds action research described as concurrent cycles of reflection that integrate problem-solving with producing practical knowledge that enhances managerial practice. Moreover, it describes the process, procedures, participants, research techniques and data collecting instruments used in the data collection, assessment methods and data presentation employed in this research.

The fourth chapter outlines the results of the qualitative study. It describes the themes revealed in the template analysis and the themes from the interview transcripts. It recounts the analysis of the main issues facing SMEs, with reference to MGP. It also answers the research questions stipulated previously.

The fifth chapter details my action research journey and story. It recounts the three action research cycles, narrating the researcher's DBA journey and the undertaking of action research on an organisation in an attempt to avoid failure, ensuring the organisation's survival and growth. This chapter details the researcher's reflections and the different cycles that comprised constructing, planning, taking and evaluating action.

The sixth chapter concludes this inquiry. In summary of the findings of the study, it gives a comprehensive overview of the purpose and outcomes of this research by establishing what was accomplished - particularly in regard to influencing practice and the change experience in MGP - and the findings' importance. It also highlights the key outcomes of this AR for MGP as an organisation, the various stakeholders and me as an insider action researcher attempting to investigate challenges of SME growth and survival located outside its BC. It looks at a theoretical framework postulated for SME start-up businesses and a Business Model developed for SMEs as they seek to establish a new business that aspires to both grow and survive. The start-up theoretical framework is revisited as my contribution to theory and practice. Finally, it recounts my reflections of my AR project through the lens of a practitioner placed at the heart of inquiry, aiming to promote continuous democratic evaluation of learning and practice (McNiff and Whitehead, 2011, p.37). It concludes by discussing the limitations of the study and suggesting directions for future research.

Chapter 2 Literature Review

"Messy and ill-defined problems are at the center of studies […] in Action Research"
(Scholl, 2004, pp. 11)

2.0 Introduction

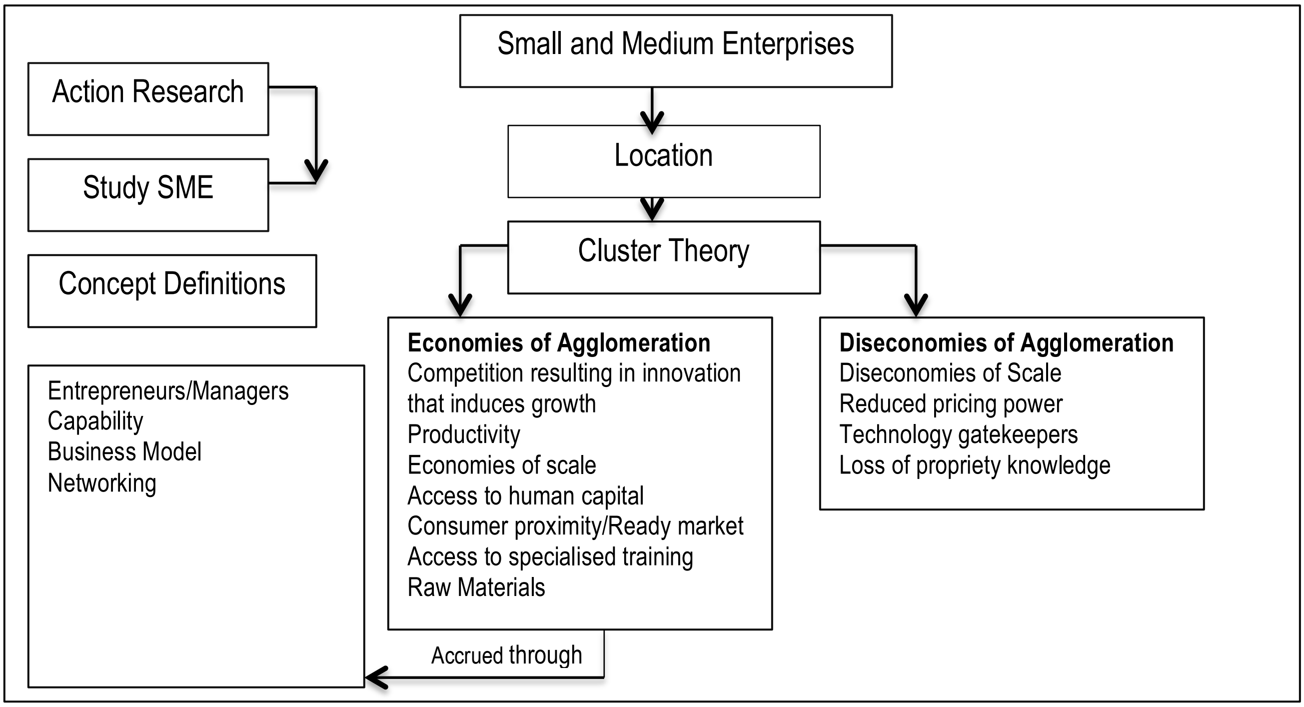
This chapter presents a critical analysis of literature and the associated conceptual framework underpinning this research. This literature review defines the scope and focus of this study, which is the role of location and the business cluster theory particularly as it relates to SMEs and their ability to enhance SME survival, growth and sustainability within a nation.

The challenge of MGP's survival has kindled this research in a bid to alleviate a 'wicked' problem facing this organisation. This literature review is divided into three main sections. The first section highlights the literature map for this study and defines concepts encountered within this research. Concepts defined and examined in this study include the definitions of SME, business cluster (BC), business model and location. These definitions aim to clarify relevant terminology within the scope of this study, recognising that definitions may vary based on geographic locations, application within varying economies and also the peculiarity of the problem identified.

The second section is an overview and analysis of location as regards SMEs' survival and growth. This gives an informed understanding of locational factors that hinders, stimulates or is responsible for the growth of SMEs.

The third section examines the cluster theory used as a guiding framework for this research, particularly as it relates to SMEs within and outside their BCs. The cluster theory is examined for its relationship to the location challenges highlighted within the research problem and how an SME located outside a BC can accrue these benefits, with particular emphasis on vibrant clusters since the printing cluster compared in this research is a vibrant cluster. The structure of the literature review is highlighted in Figure 1 below.

Table 2 **Literature Map**



2.1 Overview of SMEs

Small and Medium Enterprises (SMEs) are a very heterogeneous group of businesses typically operating in the service, trade, agri-business, and manufacturing sectors (Lukács, 2005). In developing countries such as Nigeria, they are considered as apparatuses useful for responding to: globalisation and poverty alleviation in Africa (Okpara, & Kabongo, 2009), wealth creation (Inyang & Enuoh, 2009), and waged and momentous employment opportunities (Eniola, 2014), while being regarded as the bedrock of most economies (Banwo et al., 2017). Further, they are vital for economic transformation and growth (Nwokocha and Nwankwo, 2019). However, research on SMEs in Africa reveals that their failure rate in developing nations is higher than in developed countries (Arinaitwe, 2002 cited in Okpara, & Kabongo, 2009).

In Nigeria, studies of SMEs have been hindered by conceptual inconsistencies in the delineation of what an SME is and what should characterise its existence (Ayyagri et al., 2007, Asare 2017). These inconsistencies appear to create a faulty conceptual foundation for most research. One then wonders whether the problematic definition could be why it is difficult to accurately characterise and situate research that can proffer solutions to the challenges of SMEs. Though not the focus of this research, a universally accepted definition is desirable, particularly considering that SMEs are acknowledged as the bedrock of any nation's economic growth and development (Beck & Demirguc-Kunt, 2006, Abdul-Majid, 2017).

2.2 Definition of SMEs

The definition of SMEs has been the focus of much attention and has posed controversies for academia, practitioners, government agencies and policymakers alike. Scholars and practitioners are yet to agree a universal definition of SMEs (Asare, 2017) because most of the criteria and classifications are subject to qualitative judgment (Ekpenyong & Nyong, 1992, Gbandi & Amissah, 2014). Ayanda & Laraba (2011), Ogundana et al. (2017) and Phakisa (2009) confirm that there is no universally accepted definition of SMEs, as multiple indices are employed that are not uniform. Supporting this argument, Ayyagari et al. (2007) state that SMEs are plagued by several problems of comparability and consistency across countries as a result of varying delineation criteria. Although some studies argue that a universal definition is unnecessary, Ayanda & Laraba (2011) argue that it is pertinent for research to suggest a working definition within the scope of study. Loecher (2000) argues it is crucial to differentiate the SME from large companies by mapping a definition that lays a foundation for rigorous and systematic research on SMEs. Defining an SME within this study is to create a both required and critical operational definition to ensure a holistic understanding of the concepts and set parameters for this research.

2.3 Criteria for SME Delineation

Definitions of SME in the literature show that an SME is defined depending on both the purpose it is intended to serve and the policies governing the SME sector of a country (Ayanda & Laraba, 2011). Loecher (2000) notes that SMEs can be appropriately defined based on either their qualitative or quantitative characteristics or, as Ayanda & Laraba (2011) attest, using the three parameters that are most commonly applied by most countries: the number of employees, the turnover of the business and the capital investment on plant and machinery (Ayanda & Laraba, 2011). Using qualitative or quantitative characteristics, Ayyagari et al. (2007) argue that one can attempt to describe the specific traits of SME in a qualitative sense, whereas using a quantitative criterion compels one to use the size of the company's workforce to delineate an SME. It is also important to note that, even when using specified criteria for delineation, there is still no uniformity across countries (Ayyagari et al., 2007). Furthermore, it is crucial to understand that definitions of SMEs are further complicated by which body or institution is defining the terminology (Asare, 2017, Etuk et. al. 2014). Accordingly, they will also vary amongst the professionals within varying fields.

2.4 Definition of SMEs in Nigeria and its Evolution.

The Central Bank of Nigeria (CBN), in its monetary policy Circular No. 22 of 1988, characterised small-scale enterprises - as distinct from medium-scale enterprises - as those having an annual turnover not exceeding N500,000 Naira. Then, in 1990, the Federal Government's budget defined small-scale enterprises - for the purpose of taking commercial bank loans - as enterprises with an annual turnover under N500,000 Naira. In that same year, the Companies and Allied Matters Decree defined a small company as one with an annual turnover lower than 2 million Naira and an asset value of not more than 1 million Naira. It is worth noting here that, at the time of MGP's inception, £1 (Pound) was equivalent to N250 (Naira); at the start of this research - two years after the organisation was established - £1 (Pound) is now worth N404 (Naira). This is an indication of the somewhat unstable business climate in which Nigerian SMEs have to conduct their businesses and survive.

In the twentieth century, CBN began to define SMEs using the number of employees and annual turnover as its criteria. CBN defines SMEs as independent companies with 11 to 300 employees. However, within the same country, the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) (2013) defines SMEs using the same criteria but different benchmarks. SMEDAN defines a small enterprise as a business where the sum of its assets minus land and buildings are above five million Naira but less than fifty million Naira, and which has 10 to 50 employees. A medium enterprise is one whose assets minus land and buildings are above fifty million naira, but less than five hundred million Naira and whose employees number between 50 and 199. Here we see the same criteria but different figures, making a definition of SMEs cumbersome (SMEDAN, 2013). The Small and Medium Enterprises Equity Investment Scheme (SMEEIS) (2005), in its revised definition of SMEs, defines an SME as a business with an aggregate asset base of five hundred million Naira (N500m) (excluding land and working capital), without a lower or upper limit of employees (SMEEIS, 2005, cited in Uzoma & Kalu).

In Nigeria, with the introduction of the National Policy on Micro, Small and Medium Enterprises (MSMEs), there have been attempts to address the issue of definition as to what constitutes micro, small and medium enterprises. The MSME definition adopted a classification based on two criteria, employment and assets (excluding land and buildings), as shown below.

Table 2.1 SME Characterisation

S/N	Size Category	Employment	Assets (=N= Million) (excl. and buildings)
1	Micro enterprise	Less than 10	Less than 5
2	Small enterprise	10 to 49	5 to less than 50
3	Medium enterprises	50 to 199	50 to less than 500

SMEDAN and NATIONAL BUREAU OF STATISTICS (NBS) 2013.

For the purpose of this research, SMEs will be defined as formal small enterprises (Ayyagari et al., 2007) as opposed to medium enterprises to ensure the research targets the intended group with about 10 to 49 employees. I have chosen this definition because it is in line with the definition by SMEDAN and the NBS, both of whom categorise micro and small enterprises as opposed to medium enterprises, which MGP falls into but principally because it is the institution primarily charged with the development of Nigerian SMEs and because this definition was developed in conjunction with the NBS. In summary, it is noteworthy that Nigeria has not evolved to the point where a unified definition for the form SMEs has been proffered. One crucial emergent issue is that the definitional scope of SMEs needs to be addressed further to ensure tailor-made solutions and that research targets the right group; this is only achievable if researchers know who and what they are dealing with.

2.5 Location

Location is defined to understand the issues examined in this research especially as it relates to MGP's survival and growth. For concept clarity, location within this research refers to the actual physical space from which a business operates and in which it is situated (Hultén, 2009), and scholars argue that location plays a vital role in an SME's success and survival.

Banwo et al. (2017) state that location should be a vital consideration for any SME when deciding to position itself in any market based on the locational advantage that it offers. Locational advantage refers to the institutional and productive factors that exist in a particular geographical location. Banwo et al. (2017) argue that location is a significant factor for the survival of SMEs, which is essential for their positioning and their ability to grow (Manolova et al., 2011). Badri (2007) argues that there are ten critical factors influencing a choice location for a firm. These were developed from a compendium of location research and 2125 executives of industrial firms highlighted below and in Table 2.

- Transportation
- Labour
- Raw materials
- Markets
- Industrial sites
- Utilities
- Government attitude
- Tax structure
- Climate
- Community.

Culled from Badri (2007) Empirical Studies of Industrial location.

Table 2.3 Critical Factors of Location

Critical Factors	Explanation of Critical Factor	Literature References
Transportation	Pipeline facilities. Airway facilities. Highway facilities. Railroad facilities. Trucking services. Waterway transportation. Shipping cost of raw material. Cost of finished goods transportation. Availability of postal services. Warehousing and storage facilities. Availability of wholesale outlets.	Hoover, 1937; Losch, 1954; Greenhut, 1956, 1962; Alexander et al., 1959; McMillan, 1965; Beckmann, 1968; Chisholm, 1971; Fales and Moses, 1972; Nelson, 1973; Lowe and Moryadas, 1975; Bater and Walker, 1977; Moriarty, 1980; Hoyle et al., 1981; Schmenner, 1982; McKinnon, 1983, 1989; Haitani and Marquis, 1990; Gold, 1991; Pietlock, 1992; Thisse et al., 1996.
Labour	Low cost labour. Attitude of workers. Managerial labour. Skilled labour. Wage rates. Unskilled labour. Unions. Educational level of labour. Dependability of labour. Availability of male labour. Availability of female labour. Cost of living. Worker stability.	Greenhut, 1956, 1962; McMillan, 1965; Townroe, 1969; Olson, 1971; Carnoy, 1972; Rees, 1972, 1983; Norcliffe, 1975; Sant, 1975; Keeble, 1976; Friedman, 1977; Pred, 1977; Dicken and Lloyd, 1978; Gudgin, 1978; Moriarty, 1980; Cobb, 1982; Massey and Meegan, 1982; Schmenner, 1982; Dorfman and Route, 1983; Malecki, 1984; Massey, 1984; Noyelle and Stanback, 1984; Grundwald and Flamm, 1985; Saxenian, 1985; Dicken, 1986; Lund, 1986; Ballance, 1987; Hanson, 1988; Schoenberger, 1988; Haitani and Marquis, 1990; Coughlin et al., 1990, 1991; Gold, 1991; Pietlock, 1992; Wheeler and Mody, 1992.
Raw Materials	Proximity to supplies. Availability of raw materials. Nearness to component parts. Availability of storage facilities for raw materials and components. Location of suppliers. Freight cost.	Weber, 1929; Greenhut, 1956, 1981; McMillan, 1965; Auty, 1975; Miller, 1977; Moriarty, 1980; Schmenner, 1982 & Storper, 1985; Wheeler and Mody, 1992.
Markets	Existing consumer market. Existing producer market. Potential consumer market. Anticipation of growth of markets. Shipping costs to market areas. Marketing services. Favourable competitive position. Income trends. Population trends. Consumer characteristics. Location of competitors. Future expansion opportunities. Size of market. Nearness to related industries.	Fetter, 1924; Hotteling, 1929; Hoover, 1948; Losch, 1954; Greenhut, 1956, 1962, 1981; McMillan, 1965; Chisholm, 1971; Carnoy, 1972; Beyers, 1974; Foust, 1975; Miller, 1977; Pred, 1977; Dorward, 1979; Moriarty, 1980; Schmenner, 1982; Dorfman and Route, 1983; Gough, 1984; Walters and Wheeler, 1984; Saxenian, 1985; Lund, 1986; Tosh et al., 1988; McKinnon, 1989; Haitani and Marquis, 1990; Pietlock, 1992; Simons, 1992; Wheeler and Mody, 1992.
Industrial Site	Accessibility of land. Cost of industrial land. Developed industrial park. Space for future expansion. Insurance rates. Availability of lending institutions. Closeness to other industries. community industrial development projects. Attitude of financing agents.	Hoover, 1948; Greenhut, 1956; Eversley, 1965; McMillan, 1965; Smith, 1966, 1981; Chisholm, 1971; Spooner, 1974; Bater and Walker, 1977; Gudgin, 1978; Lipietz, 1980; Moriarty, 1980; Sable, 1982; Schmenner, 1982; Kostler, 1984; Lloyd and Mason, 1984; Norcliffe, 1984; Brusco, 1985; Grundwald and Flamm, 1985; Hall, 1985, 1985; Mason and Harrison, 1985; Mason, 1987; Hudson, 1988; Coughlin et al., 1990, 1991; McConnell and Schwab, 1990; Wheeler and Mody, 1992.
Utilities	Attitude of utility agents. Water supply, cost and quality. Disposable facilities of industrial waste. Availability of fuels. Cost of fuels. Availability of electric power. Cost of electric power. Availability of gas. Adequacy of sewage facilities. Availability of coal and nuclear facilities.	Greenhut, 1956; McMillan, 1965; Bater and Walker, 1977; Heckman, 1978; Moriarty, 1980; Forbes, 1982; Schmenner, 1982 & Walters and Wheeler, 1984; McConnell and Schwab, 1990; Gold, 1991; Pietlock, 1992; Rex, 1993.
Government Attitude	Building ordinances. Zoning codes. Compensation laws. Insurance laws. Safety inspections. Nuisance and stream pollution laws.	Greenhut, 1956; McMillan, 1965; Schmenner, 1982; Rees, 1983; Hudson, 1988; Tosh et al., 1988; Coughlin et al., 1990, 1991; Young, 1994.
Tax Structure	Tax assessment basis. Industrial property tax rates. State corporate tax structure. Tax free operations. State sales tax.	Greenhut, 1956; McMillan, 1965; Moriarty, 1980; Schmenner, 1982; Tosh et al., 1988; Haitani and Marquis, 1990; Coughlin et al., 1990, 1991; Wheeler and Mody, 1992; Fleischman, 1995; Young, 1994; Luce, 1994.
Climate	Amount snow fall. Percent rain fall. Living conditions. Relative humidity. Monthly average temperature. Air pollution.	Greenhut, 1956; McMillan, 1965; Dean, 1972; Spooner, 1974; Moriarty, 1980; Schmenner, 1982; Haitani and Marquis, 1990; McConnell and Schwab, 1990.
Community	Colleges and research institutions. Attitude of community residents. Quality of schools. Religious facilities. Library facilities. Recreational facilities. Attitude of community leaders. Medical facilities. Shopping centers. Hotels and motels. Banks and credit institutions. Community position of future expansion.	Greenhut, 1956; Eversley, 1965; McMillan, 1965; Dean, 1972; Spooner, 1974; Bater and Walker, 1977; Mason and Harrison, 1977; Massey, 1977, 1979, 1984; Gudgin, 1978; Moriarty, 1980; Schmenner, 1982; Rees, 1983; Grundwald and Flamm, 1984; Lloyd and Mason, 1984; Malecki, 1984; Hall, 1985; Dicken, 1986; Ballance, 1987; Mason, 1987; Haitani and Marquis, 1990; McConnell and Schwab, 1990; Simons, 1992; Rex, 1993.

Culled from Badri (2007)

These factors represent the favourable demand conditions that support businesses (Badri, 2007, Bennett & Smith, 2002). Badri (2007) further explains that these factors are critical for firms when evaluating location decisions, especially in domestic markets. While this compendium is commendable, as pointed out by Renski (2008), it is impossible to find a location that has all these favourable factors. Renski (2008) asserts that while business survival and growth are dependent on location, growth and survival differ across a continuum of locations. Furthermore, he notes that there is no ideal location with a totality of all its external and environmental factors favouring performance across all performance measures. He argues that businesses should weigh the comparative advantages and disadvantages of every location, based on the urban incubator hypothesis articulated by Hoover and Vernon. This states that urban areas are most advantageous for new organisations, particularly for the growth of the business, because of the various advantages in urban areas referred to as urbanisation economies. These advantages include: dividable space for small-scale production transportation support; broader local markets; support for the production of niche products and services; and easily-accessible space for small-scale production (Kurre, 1986; Porter, 1997 Fagg, 1980 cited in Renski, 2008). Conversely, many argue that location is not a significant factor in deciding an organisation’s survival. Varied factors, like marketing strategy, technology upgradation, customer delivery services, etc., matter more (Muscio, 2007).

This would be further practically explored in this research as most studies reviewed used quantitative analysis. There is therefore a need to deploy a more practical approach to research (Stearns et al., 1995). One is tempted to agree with Renski (2008) that location impacts survival and growth, and that urban areas are more conducive to business survival, especially for new businesses since these areas contain a wealth of resources accessible to new businesses. Conversely, urban locations have more competition, which can harm small businesses. The onus is therefore on an entrepreneur, provided they have the prerequisite skills, to pick the right location.

Renski (2008) also argues that of equal importance is the strategy the organisation pursues. Another school of thought is explored in the study by Bennett and Smith (2002); although pre-dating the 2008 study of Renski, it nevertheless posits that locational differences have little relationship to competitive conditions and advantage and therefore, by extension, are not directly related to their survival. Rather, the advantages of marketing, reputation, and the range of services the organisations offer and specialise in, irrespective of their location, determine the profitability and growth of an organisation. What can be inferred from this study is that location will affect an SME's survival based on other factors relating to the location such as the type of industry, product, market availability at its location, cost of doing business among other factors, since the needs of SMEs vary as regards ideal locations depending on the type and nature of an SME's business activity. This, therefore, creates a problem in arriving at a consensus about the factors that determine an ideal location.

Olawale & Garwe (2010) examine obstacles to SME growth based on the external environment and adding another perspective to location: that of social factors influencing location. They examine SME survival and growth based on locations ranging from rural to urban centres; this helps business owners and their management teams design better-informed development strategies. Per Delmar & Wiklund (2008), cited in Olawale & Garwe (2008), business location impacts significantly on SME growth. They argue that social factors, economic variables and markets, crime, corruption, infrastructure and regulations all contribute to determining the growth of any SME within its location. When the influence of these factors impacts positively on the organisation then the location is conducive for growth. As important as this study is for SME survival, it falls somewhat short because it fails to explain or proffer a solution if positive factors exist within a location yet yield detrimental effects on the organisation. That said, this research will seek to explore what happens when apparent advantages appear to exist in a location and an SME cannot accrue the benefits of that business location.

2.6 Concept of Clustering and Business Cluster

This section examines the concept of the Business Cluster (BC) and the BC theory in view of the fact that the BC theory is the theoretical framework that guides this research and its unique stance and positioning to location and benefits that accrue to organisations within clusters, particularly as it relates to clustering SMEs. Clusters were primarily traditionally used to delineate manufacturing-based industrial clustering (Madichie & Nkamnebe, 2010). This phenomenon continues to draw renewed interest from researchers for much of this century (Boja 2012, Smit, 2010, Motoyama, 2008), with claims being made that they exist the world over in some form or another (Hasnain, 2011). Its intellectual roots are found in economic geography, which is broadly explored in the literature with its academic antecedence dating back as far as the turn of the century (Resenfeld, 1996, Kuah, 2002, Hasnain, 2011, Vanhaverbeke, 2001) to at least the time of Alfred Marshall (1890/1920). His work on the externalities of specialised industrial districts and locations (Porter, 2000, Asheim et al., 2017, Andersson et al., 2004) established a relationship between co-location of businesses and economic proficiency as businesses clusters to profit from positive externalities connected with their respective activities. He is also acknowledged as the father of cluster theory (Etemad & Wright, 2003, p. 107).

Cluster philosophy (also referred to as ‘agglomeration effect’) infers that firms within a geographically close business cluster enjoy an enduring competitive advantage, which is the worth a firm is able to create for its buyer. This can be analysed through the value chain, primarily through improvement, innovation and change which BCs stimulate (Porter 1998, Kuah, 2002). The entire value system (Schiele, 2008) contributes to firms’ successes; the strength of clusters can be found predominately in local factors, such as local knowledge, close geographical relationships and mutual motivation that distant rivals cannot hope to match (Porter, 1990, Oyelaran-Oyeyinka, 2001).

Clustering is of great importance because successful firms in competitive markets typically consist of clusters, that are shown to display “collective efficiency”, especially when such a cluster is sector-specific, linking interrelated firms in a specified field or sector (Muponda, 2014) with specialisation of complementary goods and services (Foghani et al., 2017). These are connected via vertical relationships between suppliers and buyers or horizontal relationships between common customers and technology (Karaer et al., 2007, Chen & Hsieh, 2008) In addition, Ellison & Glaeser (1997) claim that businesses that agglomerate do so not only to accrue the benefits both with suppliers and customers, but more importantly to maximise profits and accrue the benefits of a profit-maximising location which both enhances and sustains SMEs (Venkartaramanaiah, 2007). Clusters are particularly characterised by close geographical location, multiple actors, competition and co-operation (Andersson et al., 2004), and typically experience similar challenges and opportunities (Foghani et al., 2017). Also being in close proximity enables businesses to acquire information, communicate and share inputs in such a way as to add to a “collective” advantage that cannot be achieved alone (Andersson et al., 2004).

2.6.1 Typology of Clusters

Most BCs fall into two functional groups, according to Mytelka and Farinelli (2000). The first is a public constructed cluster, often established resulting from a deliberate government policy and are regarded as formal. Organised clusters have substantial technological competence, engage in training and invest in apprenticeship schemes in addition to cooperating (Oyelaran- Oyeyinka, 2001, Madichie, 2009). Secondly, there are the informal or spontaneous clusters comprising micro and small firms with rather low technological capabilities (Madichie, 2009). Nigerian printing clusters fall into the informal category as they are usually spontaneous and are therefore often unstructured, usually because they are not government-induced. An example of these is the Iweka Road Cluster (Onitsha, Nigeria), where a single address was used to redefine a cluster (Madichie & Nkamnebe, 2

Within both formal and spontaneous clusters there are several cluster theories, sometimes referred to as industrial agglomeration or industrial clusters (Sword, 2013), such as Marshallian/Italian industrial districts (1890) where only SMEs operate in a dense network of relations amongst firms and between firms and institutions; hub-and-spoke clusters, in which one or a few locally-based, large firms lead a network of subcontractors; satellite clusters, in which agglomerations of firms are led by large firms operating outside the clusters; state-anchored clusters, in which agglomerations of firms are led by state enterprises or institutions (Parrilli & Sacchetti, 2008). Although there have been various attempts to explain the characteristics of clusters, Porter’s cluster theory relating to industrial agglomeration of connected sectors (Vanhaverbeke, 2001) is the most popular because it is built on the concept of competitive advantage, which is being applied as a development tool globally with a level of popularity among scholars and policy makers rarely ever seen among academia (Swords, 2013). This research uses Michael Porter’s business cluster, the Porterian model, which is instituted on the conventional notion that co-location of similar industries in a geographic concentration are able to engender multiplier effects (economic) and resulting social impacts (externalities) (Pessoa, 2011). BCs therefore represent a form of novel spatial organizational business; an alternative way of organizing the value chain Porter (1998). They are regarded as value-creating systems (Vanhaverbeke, 2001). Porter's theory distinguishes four levels within each cluster's primary goods: machinery for production; speciality inputs; and associated services (Vanhaverbeke, 2001). BCs represent a concentration of firms that can create synergy as a result of their geographical proximity and interdependence (Rosenfeld, 1997). Kuah (2002) further defines clusters as evidencing improved performance, such as growth and profitability arising from the agglomeration of firms in a cluster. The BC theory is adopted for the purpose of guiding this study, especially as it relates to BCs increasing SMEs' chances of survival sustainability and growth, in addition to seeing if this social science theory can be applied practically to alleviate the organisational issue being researched. Some scholars argue that BCs and location are no longer vital to business success, especially with global markets and communication through e-commerce. Yet Porter (1998) contends that, in spite of globalisation, the world map still continues to be dominated by vibrant clusters which by simple deduction infers that there must be some benefits to a BC needing to be explored and adopted by MGP strategically and practically for the purpose of alleviating its 'wicked' organisational problem, despite it being located outside its printing BC.

In recent studies, especially in developing countries like Nigeria, BCs have been redefined in terms of their characteristics. As Oyelaran-Oyeyinka (2001) indicates, clusters may not just be a geographical occurrence of manufacturing industries; inter-firm interactions and sectoral specialisation have become defining features of sustainable clusters. They have evolved to include single addresses. The study by Madichie & Nkamnebe (2010), conducted in Nigeria, supports this view; they argue that a single address should extend the cluster typology to include this single address as opposed to being geographically bounded, as postulated by Porter. They further contend that clusters should not be restricted to manufacturing, but also include the service and entertainment sectors. In Nigeria, BCs need not necessarily be confined to manufacturing, formal or organised clusters, but have evolved to include informal clusters. The environment of a BC is also an epistemic community, aptly described as a social network consisting of both strong and weak ties amongst member firms (Muponda, 2014).

2.6.2 Definition of a Business Cluster Within the Scope of this Research

The definition of a BC adopted in this study is a conglomeration of interconnected and related businesses in a specified field situated in a defined, close, physical geographical location usually for the purpose and benefit of some business reward, growth, economies of scale or accessibility to industries, resources and technology. This definition was adopted because the researched printing cluster falls into this category. Indeed, Mytelka and Farinelli (2000) and Oyelaran-Oyeyinka (2001) (cited in Madichie & Nkamnebe, 2010) affirm that a BC is a dense sectoral and physical geographical concentration of mostly similar businesses encompassing manufacturers, suppliers, users and traders, usually for economic benefit.

The aim of using the above definition, which is an integration of essentially Porter's and Oyelaran-Oyeyinka's concept of BC, is to give a clearer and holistic understanding of the Lagos printing cluster and what typically characterises its form. This definition is significant to this study firstly to aid our understanding of the challenges of an SME's survival outside a BC and, secondly, to assist MGP practically, through action research, to answer the question: How can MGP acquire the benefits of the BC while being located outside of it?

2.6.3 Business Clusters, SME Growth and Survival

As a collective, SMEs are more efficient when they operate in a BC than in isolation, especially when the business cluster is sector-specific, referring to firms specialising in a single field within the BC (Muponda, 2014) or interrelated to a specific area of activity. Venkataramanaiah (2007) argues that SME isolation is one of the major barriers in the way of SME competitiveness. Similarly, Schiele (2008) argued that firms in an established cluster are found to enjoy productivity, innovation and profitability advantages compared to their isolated competitors. Parrilli (2007) and Morosini (2004) similarly argue that being located inside an industrial cluster is advantageous to the growth and survival of such businesses, particularly SMEs located in a strong cluster. Deldado et al. (2009) go further to say that strong clusters are known for enabling operative efficiency and increasing returns to business growth, capital investment and innovation, which increase productivity, while SMEs located outside of the business cluster face many problems (Petra De Saá-Perez et al., 2012). In addition, a BC provides an ideal setting for SMEs to access support systems that enhance sustainability (Venkataramanaiah, 2007). For Porter (1991), geographical location is vital to an SME's survival, provided that the organisation has the capability to exploit that location as well as innovate to ensure a relative power position.

Scholars have recognised relevant advantages and benefits for SMEs located in a BC especially within a local context, with compelling evidence from reviewed literature stressing rewards (Rosenfeld, 1997, Kuah, 2002, Chiarvesio et al., 2004). Significantly, strong empirical evidence commonly shows that SMEs are not individually successful, but grow by working collectively and exploiting agglomeration economies that allow them to compete with larger organizations in a global market (Schmitz, 1992; Sylos Labini, 2000 cited in Parrilli, 2007).

Clusters offer SMEs limited resource capabilities and significant benefits that come with economies of scale (Parrilli, 2007, Morosini, 2004), which is defined in terms of elasticity of cost with respect to output. Economics of scale is defined as a decline in average cost when all outputs are increased proportionally, keeping all other input prices constant. This ensures both lowered transaction costs and cost efficiency in SME production that delivers an average cost efficiency (Ogundari, 2006). SMEs within a BC can also benefit from economies of scale by facilitating specialisation and division of labour among small producers; this frequently leads to improved performance and induces efficiency, cooperation, competition and innovative activities, facilitating the growth of small firms (Meagher, 2005). Also, it has been argued that isolated small firms do not have sufficient capacity to offset the scale and scope economies implemented by large companies (Schmitz, 1992).

A significant benefit for SMEs located in an established cluster is the accessibility to a concentration of customers, which might be other firms (Kuah, 2002) and a ready-made attractive market (Schiele, 2008), what Porter (1998) refers to as arm's-length markets, especially large local markets, which also drastically reduces the money and energy expended on marketing, as aBC naturally attracts customers.

Access to specialised training is usually both available and accessible within BCs. This is attributed to the advantages inside the cluster, such as the availability of an industrial network that enhances economic activity and can be accessed easily by the businesses within. BCs can help SMEs to improve their inter-firm relations and competitiveness by facilitating provision of incentives (Venkataramanaiah & Parashar, 2007). Within a BC, the significance of local relationships is strengthened by the idea of "milieu", thus diminishing dynamic uncertainty (Camagni, 1989). Moreover, dense local, social and institutional networks established around a critical mass of actors are more likely to strengthen the economic competitiveness of the firm and its territory (Johannisson et al., 2002, cited in Pirelli & Sacchetti). Schiele (2008) is of the view that if a network of business partners and relationships that exists in a vibrant cluster is properly harnessed, networking can be of huge advantages to SMEs' growth and fuel technical progress in SMEs (Nadvi, 1995). Contrastingly, Vanhaverbeke (2001) argues that SMEs within a BC may face competitive disadvantages vis-à-vis competitors who are linked to each other, making them less profitable. Further, fierce competition can strangle an SME, and many such competitions are often price-based. In fact, Vanhaverbeke (2001) contends that individual corporate efforts of SMEs are usually insufficient to change competitive advantage. This, however, is highly contentious, since with the right entrepreneurial skills and orientation it is quite possible for an entrepreneur to accrue the benefits of a positive, lucrative location with the right strategy and structure.

Social capital is strengthened in a BC (Battaglia et al., 2010). Inhabiting a BC means being in geographical proximity to other firms and organisations, all of whom can co-capitalise on the pool of skilled expertise and readily available technology; this compensates for the SMEs' lack of resources and capabilities (Heidi & Gouya, 2015). This allows for cost-cutting related to shared resources, such as a large pool of intellectual workforce (Venkataramanaiah & Parashar, 2007) in the local labour market, while also providing access to skilled and specialised labour. SMEs can share labour and staff to reduce manufacturing costs (Febriani & Dewobroto, 2018). An organisation gains skills from its peers and from being in the cluster (Liu, 2012). The accumulation of knowledge and human capital leads to knowledge spill-overs between firms through quick diffusion of ideas in the cluster. The benefit notwithstanding, Hulten (2009) argues that, although it is true that labour can be shared and skills acquired if the company remains in the BC, the organisation risks losing trade secret ownership and proprietary knowledge, which can cost an SME its competitive advantage.

The cluster consists of inter-related organisations, granting access to raw materials, suppliers of specialised inputs such as manufacturers of complementary products, machinery, and services, and providers of specialised infrastructure (Porter, 1998). BC allows for reductions in transportation expenses and costs related to shared resources such as common infrastructures, for example the presence of industry specific raw materials and accessories, suppliers, or the development of skill-sets that are specifically required in a sector (Foghani et al., 2017). These are generally defined as impacts, side-effects or spill-overs which are usually not reflected in the costs or prices of a particular good or service, not covered by a market mechanism. They are due to any economies or cost reductions that are possible if several firms are closely located (Foghani et al., 2017, Evans, 1985 cited in Kuah, 2002). Also in BC are rewards derived from technological externalities, like reduced transactional costs derived from knowledge sharing and innovation diffusion based on face-to-face interaction (Antonelli, 2000, Bellandi, 1996 cited in Chiarvesio et al., 2004), in addition to having specialised technology available (Larivet & Brouard, 2012, Febriani & Dewobroto, 2018). On the whole, the literature on clusters identifies their strength in their capacity to benefit from joint actions and external economies regarded as a primary benefit (Schmitz, 1992).

2.6.4 Analysing the Business Cluster Countering Argument

Although Porter's 1990 and 2000 studies both support the claims that there are several benefits a business accrues inside a cluster, it would be premature for one to conclude that BCs are a panacea for all SMEs located inside them (Martin & Sunley, 2003). There are some potential pitfalls associated with BCs (Andersson et al. (2004). Primarily, competitive advantage benefit can only ensue and be sustained through relentless improvement of a firm's product and organisation, which is dependent on other factors outside the control of a BC, such as the capabilities of the entrepreneur and management of an SME. All things being equal in a well-established and profitable cluster, the inability of an entrepreneur or manager through either his poor orientation and lack of management knowledge to accrue the benefits, or for the fact that the entrepreneur does not have perquisite skills to harness these benefits, gives such an SME no advantage of being located in a vibrant cluster. Buttressing this, Porter (1990) himself states that accruing the benefits of a BC is dependent on the capacity and capability of entrepreneurs and managers to exploit the locational advantages of the BC, which some entrepreneurs unfortunately do not possess. Schiele (2008) also affirms that BCs management is largely missing how firms can actively seize the opportunities arising from profitable clusters.

Furthermore, being inside a cluster can reduce the pricing power of firms as customers have a variety of options. Companies must therefore ensure that they do not price themselves out of the market. As with excess supply of goods and services, this variety also has a natural tendency to reduce prices. In a cluster it is very easy to experience diseconomies of scale. What's more is that as laudable as Porter's cluster theory appears, it fails to address the disadvantages such as intense competition and an over-saturated market, which can hinder both growth and survival (Martin & Sunley, 2003). Although it is true that intense competition can hinder an SME as aptly highlighted by Martin & Sunley (2003), Porter argues that stiff competition can also aid SME growth since businesses strive to remain competitive against other firms within the cluster; thus they explore innovative ideas and technologies. This improves the products and services of the businesses within the cluster and encourages growth. Supporting this argument, Baptista (1996) maintains that technological innovation is at the heart of the dynamic process of cluster growth.

Von & Uzor (2018) contend that the advantage of social networking - one of the laudable benefits within the cluster - is just as achievable with SME entrepreneurs outside clusters. Moreover, effective networking that can booster positive growth in an SME is dependent on the entrepreneur's ability to engage in effective strategic decisions as well as establish it. This is grounded on reciprocity, trust and participation and the benefits they believe will ensue to them (Parrilli & Sacchetti, 2008), which entrepreneurs do not have total control over. Buttressing this point, Chiarvesioab et al. (2004) is of the opinion that SMEs embedded in industrial districts benefit from a strong overlapping among the economic, social and institutional systems, where reputation and trust facilitate exchanges, while personal and firm interests are safeguarded by collective institutions and local policy (Chiarvesio et al., 2004).

Also, it is impossible to infer from the articles reviewed if any SMEs within the BCs have been examined to determine whether SMEs have had survival and growth issues while located within the BCs. More so in Nigeria, where printing clusters are also plagued with unreliable power, very poor infrastructure and are unsupported by government, ideally that should ensure that a BC is a profitable location. This gives weight to the argument that the organisational issue of MGP should be practically and actionably explored. All things considered, one finds that most research on the concept of clustering is principally focused on industrial clusters, as most clusters were predominantly manufacturing-centred. We must find out practically whether these advantages that accrue in the manufacturing clusters can be harnessed by SMEs in other lines of business such as the service-providing industries or those that fall into a combination of both manufacturing and service-provision like MGP, which is both a production and service-providing business.

Some scholars also contend that with the advent of e-business, the importance of geographical positioning will decrease. They contend that e-commerce opens the prospects for business to achieve competitive advantage through access to the internet which has a multiplier effect of opening information free for SMEs to download, as well as opening opportunities to enter the global market and compete there effectively. With the Internet and e-commerce, access to industry-specific raw materials is possible through e-sourcing Andersson et al. (2014). This being true, Andersson et al. (2014) also note that e-commerce is not without its pitfall, one being the length of time needed to establish and engender trust adding to the initial cost of setting up an e-platform, with e-solutions that cost substantial investment in electronic infrastructure and software applications. When both arguments are weighed it is an option viable for an SME who cannot afford to be located in a cluster, especially if starting with basic e-commerce that requires minimal cost.

Equally important is that in Nigeria with many SMEs having thin capital bases they often find it difficult to afford high rents associated with productive vibrant clusters. Buttressing this argument, Porter and Landholt (1996) acknowledge that a vibrant BC engenders higher factor costs, with such locations experiencing the possibility of exorbitant property rates that often exclude SMEs form locating in such clusters. One must also seek to save SMEs unable to situate themselves in a vibrant strong BC from failure and find practical ways to accrue the benefits of the BC while situated outside the cluster. One therefore must, as in the case of MGP, find practical strategies to accrue the benefits of a BC while being situated outside, which this research seeks to address.

That said, the BC concept reveals opportunities for MGP to explore practically. This action research will seek to help MGP gain the advantages of a firm within the BC and avoid its disadvantages while still being located outside the natural printing BC. Finally, we must come back to the noteworthy proviso from Porter (1990),: the capacity and capability of entrepreneurs and mangers to accrue BC benefits unfortunately is unaddressed and appears under-researched. This should be explored through practical research where one can test the efficacy of the theory in real time. However, the question that plagues one's mind is, do SME entrepreneurs and managers have the set skills to take advantage of this benefit? This is a major cause of concern in MGP, which this research seeks to address. In line with this argument by Porter, one then is compelled to investigate why managers and entrepreneurs are not be able to accrue benefits of a business cluster. In the next section we examine these issues under managerial capabilities and business strategies required for SMEs to grow and survive especially if such an SME is not located in a vibrant cluster.

2.7 Managerial Skills, Practices, Structure and Business model.

As with all businesses, managerial skill and expertise are necessary to manage, grow and ensure a business's survival. Gray (2002) states that deficient management skills hinder business growth and is instrumental to the business failure. Management skills are also essential to ensure performance management, necessary for business survival and attainment of business goals Ates et al. (2013). Managerial skills are the pool, of proficiencies, knowledge and personality characteristics exemplified in one's capability to execute manual labour so as to yield economic worth (Sullivan & Sheffrin, 2003). These skills include, but are not limited to, entrepreneurial experience, education, ability to adapt to changing environment and take calculated risks (Ihubba et al., 2013). Managers and entrepreneurs usually do not run their companies strategically, nor have a fundamental appreciation of rudimental business management even though they have good business ideas (Viviers et al., 2001). This adversely impacts their enduring competitiveness and survival (Mbuya et al., 2016). This supports Argenti's (1976) long standing argument: that the lion's share of problems afflicting SMEs are related to lack of managerial competence in owner-managers of SMEs. Eeden et al. (2004) attempt to encapsulate management issues and the area and ways they affect SMEs; these are highlighted in Table 2.

Table 2.4 Management Issues Influencing Small Business Success

Management Skills and Attitudes	Management Actions/behaviour
Inexperience in the field of business or industry Lack of managerial training Inability or unwillingness to make the entrepreneurial transition, e.g., to delegate authority Inability to control growth Generalist but not specialist or vice-versa Failure of the entrepreneur to evaluate him/herself realistically Wrong attitude–overemphasis on financial rewards	Inability or failure to perform selected management tasks Failure to look forward or to set strategic goals Slow to respond to environment changes Reluctance to seek advice from qualified sources Lack of management commitment/neglect Entrepreneurial burnout/ill health/social or family issues

Culled from Shelley van Eeden , Suzette Viviers & Danie Venter (2008)

Eeden et al. (2004) also argue that managers and entrepreneurs with management qualifications are likely to experience fewer problems with running their businesses especially in areas such as planning and delegation. Pansiri & Temtime (2006) go further to state that an entrepreneur's background is also of equal importance because it embraces the fundamental prerequisites to be a competent manager, which include general education, training in basic business management skills, and applied industry experience. Bolstering this argument, Marchese et al. (2019) maintain that there is a positive relationship between managerial skills and management practices, which is a critical determinant of SME productivity and entrepreneurial success. It is essential for entrepreneurs and managers to have knowledge relating to their business activities, which are vital to sustain their business.

In Nigeria, managerial incompetence and failings are also noticeable in the perceived lack of planning, lack of proper accounting and book-keeping skills in SMEs, often as a result of the inadequate priority dedicated to it by entrepreneurs. Okpara & Wynn (2007) pointed out that ignorance and the sometimes poor educational qualifications of most owner-managers or entrepreneurs of SMEs, who often do not have the required know-how or required management experience or skills to run an SME (especially business management skills), hinder business growth. This often makes Nigerian SME owners lose track of their daily transactions and therefore unable to use business records for proper decision-making and business projections. This problem has a rebounding effect as it leads to poor financial analysis leading to the failure of some Nigerian businesses (Okpara & Wynn, 2007). Reinforcing this argument, Gbandi & Amissah (2014) assert that poor management skills are some of the most critical issues affecting SMEs, which also manifests in poor organisational structure in Nigerian SMEs and is established as a challenge to SME growth and survival (Okpara et al., 2007; White, 1986 and Romano et al., 2001). They further argue that most SME administrative challenges stem from a lack of structure, absence of systematic human resource management and non-existent business plans (Pansiri & Temtime, 2006).

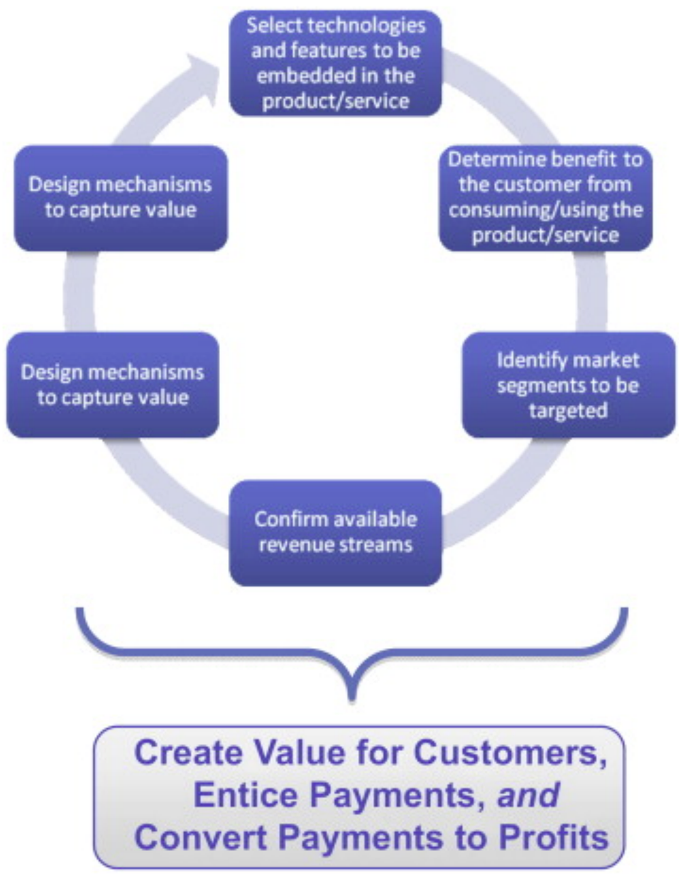
In the current turbulent market the success of SMEs hangs largely on their capacity to engage in environmental scanning actions, enabling managers to comprehend the nature of, and trends within, the environment (Temtime, 2001). Furthermore, as argued by Pansiri & Temtime (2006), processing, collecting and analysing environmental data necessitates managerial competence and know-how, especially if they are to accrue the benefits of the location where they are situated Pansiri & Temtime (2006). Unfortunately, with the poor resources of SME owners in Nigeria, entrepreneurs are compelled to manage their business to reduce operating costs (Okpara & Wynn 2007). This has led to high failure rates of businesses in Nigeria and it is incumbent on this study to practically determine if this is the case with MGP; and, if yes, to find a solution to this problem to aid its organisations' survival.

Okpara & Wynn (2007) argue that this problem is one that can be alleviated by business owners engaging in seminars by local chambers of commerce, peer networking and other non-profit organisations. This study would explore these interventions further. Although some scholars argue that empirical literature on the importance of managers' management skills for firm performance remains inconclusive (Asah, Fatoki & Rungani, 2013), Uddin & Bose (2013) stress that an important relationship exists between the skills of an entrepreneur and the successes of their businesses. What is of great importance from the reviewed literature is that managerial skills are essential and contribute to SMEs' survival and growth. This study will therefore address the survival of MGP from this perspective to see if it can alleviate the organisational issue being studied.

2.8 Business Model

A sound business model is vital to every successful business, whether a new or existing venture (Magretta, 2002). Mapping a business plan properly and implementing and continually refining profitable viable architectures are vital to business success. Okpara *et al. (*2007), White (1986) and Romano *et al.* (2001) argue that most SME administrative challenges stem from a lack of business plans and models. Teece (2010) also pointed out that, without a proper developed business model, innovators will fail to either deliver or capture value from their innovations. In fact, Casadesus-Masanell & Ricart (2010) assert that managers ought to have a good understanding of how business models work if their organizations are to succeed. A business model is vital to an SME because it outlines the basis of how a business creates, delivers and captures value (Osterwalder & Pigneur, 2010, p.14), and are valuable in multifaceted ways especially because they act as practical models of technology, outlining the way a business operates (Baden-Fuller and Morgan, 2010). An organisation's business model is a representation of an organisation’s strategy (Casadesus-Masanell & Ricart 2010). A business model is used to establish how to operate one’s business to ensure one remains profitable and, in a sense, can be envisioned as recipes. In conceptual terms, Figure 2 outlines the main elements of a business model design as articulated by Teece (2010).

Diagram 2.6 Elements of a Business Model design



Elements of a business model design Teece 2010

The designing and development of a business model is a function of actual management choices on how the firm must operate and the results of those choices (Casadesus-Masanell & Ricart, 2010). It must provide answers to identifying a firm's customers and the underlying economic reasoning as to the mode of delivering customers' value at a profitable cost and how a firm changes over time (Fjeldstad & Snow, 2018, Fielt, 2011). This therefore requires managerial and entrepreneurial skills coming to bear in the real world and requires that both entrepreneurs and managers should give close consideration to their design (Teece, 2010).

This study will therefore examine the business model of MGP to see if it actually creates, captures and delivers value for both their customers and the organisation from a practical and actionable perspective.

2.9 Conclusion

The reviewed literature looks at the issues of location as relates to the success of SMEs. In particular, it is noted that it is unlikely that all these conditions exist in one particular location. Equally important is the fact that what constitutes an ideal location varies from industry to industry. The nearest form for an ideal business location is then seen as the business cluster, which from research we know is also faced with issues like stiff competition, lack of pricing autonomy and fear of loss of proprietary knowledge. Further, even when all or most of the conditions of a desirable location exist, managerial perception is vital to deciphering all these attributes and putting them in proper perspective based on industry or business needs (Dut, 2015). It is still up to the ability of an entrepreneur to accrue the benefits of a cluster. Unfortunately, the capacity to exploit locational advantages by SMEs is unaddressed and appears under-researched. This should be explored through practical research that can test the efficacy of the theory in real-time. This brings to bear the issue of business owners' managerial competence. It can also be argued that there must have been some fundamental knowledge present initially for these businesses to start up in the first place (Viviers et al., 2001).

The problem of location is not a stand-alone issue, but a complex one that is related to several others, requiring a holistic strategy. This can be achieved through a practical approach whereby all issues and methods are critically examined as would be done in this study.

2.9.1 Key Issues Emanating for AR based on Literature Review

Economies and Diseconomies of Agglomeration and	Other Issues resulting from Literature
▪ Issues of ensuring innovative that induces and sustains growth. ▪ Develop a strategy to deal with lack of skill/expertise and find a way to harness the advantage of expertise/skills of the cluster ▪ Ways to capture a greater share of the market and make MGP more accessible to customers. ▪ How can MGP access specialised training within a limited budget?	▪ Addressing faulty foundation associated with a lack of business plan and business strategy to run a successful business. ▪ Development of an appropriate and effective business plan to include an effective marketing plan and mix without incurring heavy financial burdens. ▪ Find a practical way to improve managerial skills.

Chapter 3 Methodology

3.0 Introduction

This chapter outlines the research strategy, explicating ontological and epistemological philosophies while outlining the principles, research techniques, procedures and practices that governed this research (Tuli, 2010). It highlights how the research paradigm and design used in conducting this research were employed to answer the research objectives and questions. These objectives were: to find the negative impacts of MGP being outside the cluster; examine the causal dynamics that create these negative impacts; to understand the benefits of MGP being outside its BC; to introduce practices to maximise and these benefits; and to standardise a framework of practices that allows MGP and similar SMEs in Nigeria to maximise the benefits of being outside their BC while finding ways to diminish the negative impacts. The chapter also explains a qualitative applied research methodology using action research (AR), one that combines theory and practice in an iterative process using self-reflective cycles (Atweh, Kemmis and Weeks, 2002) as a tool for my in-depth inquiry (Pedler, 2008). It also presents the LS method used in the research as a process that engages learning in action through experiences within a participatory, pedagogical framework where action is embedded in actual practice.

3.1 My Epistemological and Ontological Position and Theoretical Perspective

My epistemological position and my ontological assumptions are discussed in this section, primarily because these matters determine the nature of reality and the best way to conduct an inquiry (Easterby-Smith, Thorpe and Jackson, 2013). It is therefore desirable, as argued by Steyaert and Bouwen (2004), to be explicit about those assumptions because they will guide the construction of problem issues and the actual operationalisations of the research approach as well as the nature of the conclusions. They are highlighted also to show my stance's appropriateness and relevance to action research, adopted in order to diminish its primitives, and outline its scope, as a rigorous methodology (Tekin & Kotaman, 2013), one that enhances and emphasises forging closer bonds between knowledge generation and application (Bradbury and Reason, 2003). We also must realise that there is a linked relationship between them as outlined below.

Ontology	Epistemology	Theoretical perspective	Methodology	Methods	Sources
What is reality? →	What and how can I know reality/ knowledge? →	What approach can we use to get knowledge? →	What procedure can we use to acquire knowledge? →	What tools can we use to acquire knowledge? →	What data can we collect?

Table 1 Adopted from Hav (2002) and Crotty (1998)

Competing research paradigms, and their corresponding philosophical positions in inquiry, have been relied upon as the foundational scientific and academic support for the accountability of methods and methodologies in empirical studies (Tekin & Kotaman, 2013). These extensive debates centre around the nature and reality of knowledge. Epistemological assumptions deal with how we can understand, acquire and create knowledge (McNiff and Whitehead, 2011, pp. 26). For over a century, debates and disputes have ensued between advocates of the different research paradigms (Johnson and Onwuegbuzie, 2004); these are mainly the scientific, interpretive and critical paradigms. From the ontological perspective, the main debates centre round realism and relativism; these deal with the value base positioning of the researcher (Esterby-Smith et al., 2013, pp. 19) and are predicated on two broad epistemological approaches: positivism and interpretivism-constructivism (Tuli, 2010). My research paradigm falls under the pragmatic paradigm.

Table 3.0 Research Paradigms in Social Sciences

	Research Paradigms			
Fundamental Beliefs	*Positivism (Naïve realism)*	*Postpositivism (Critical Realism)*	*Interpretivism (Constructivism)*	*Pragmatism*
Ontology: the position on the nature of reality	External, objective and independent of social actors	Objective. Exist independently of human thoughts and beliefs or knowledge of their existence, but is interpreted through social conditioning (critical realist)	Socially constructed, subjective, may change, multiple	External, multiple, view chosen to best achieve an answer to the research question
Epistemology: the view on what constitutes acceptable knowledge	Only observable phenomena can provide credible data, facts. Focus on causality and law-like generalisations, reducing phenomena to simplest elements	Only observable phenomena can provide credible data, facts. Focus on explaining within a context or contexts	Subjective meanings and social phenomena. Focus upon the details of situation, the reality behind these details, subjective meanings and motivating actions	Either or both observable phenomena and subjective meanings can provide acceptable knowledge dependent upon the research question. Focus on practical applied research, integrating different perspectives to help interpret the data
Axiology: the role of values in research and the researcher's stance	Value-free and etic Research is undertaken in a value-free way, the researcher is independent of the data and maintains an objective stance	Value-laden and etic Research is value laden; the researcher is biased by world views, cultural experiences and upbringing	Value-bond and emic Research is value bond, the researcher is part of what is being researched, cannot be separated and so will be subjective	Value-bond and etic-emic Values play a large role in interpreting the results, the researcher adopting both objective and subjective points of view
Research Methodology: the model behind the research process	Quantitative	Quantitative or qualitative	Qualitative	Quantitative and qualitative (mixed or multi-method design)

Table 2 : Fundamental Beliefs of Research Paradigms in Social Sciences adopted from Wahyuni (2012).

3.2 Pragmatism

Pragmatism is a paradigm that has refused to join the war between positivist and Interpretivist philosophies. The pragmatist epistemology posits that the objects of knowledge are defined by active operations (Oquist & Ecuador, 1978). Within this epistemological position knowledge is eventual; this arises from human action (Oquist & Ecuador, 1978). Arguably, pragmatism is seen as a practical and viable alternative to the two combatants: positivism and anti-positivism (Goldkuhl, 2004). Pragmatism counters an over-emphasis of subjective interpretations and takes the viewpoint that is not enough to simply say that an interpretation makes sense; it must make sense practically (Goldkuhl, 2004). Rather than questioning ontology and epistemology, pragmatism starts off by using the research question to decide the research framework, subscribing to the viewpoint that objectivism and subjectivism are not essentially mutually exclusive (Wahyuni, 2012). Pragmatism poses that natural sources of information cannot co-operate without the investigator of information or other members of the community (Reitz, 2017). Pragmatic philosophy claims that new knowledge is established through actual experimentation directed at resolving practical problems (Coghlan & Miller, 2014). The emphasis is on what is the best approach to address the research problem to be investigated. A philosophical substitute to theoretical and rationalistic science - AR - was embraced to overcome the limitations of traditional methodologies (Carr, 2006). Goldkuhl (2006) is of the opinion that pragmatism has a well-defined basis in empiricism, going beyond the traditional positioning of observation of a given reality (Goldkuhl, 2006) as it is anchored on concrete experimentation (Coghlan & Miller, 2014).

Pragmatism focuses on the outcomes of research being the actions, situations and consequences of research, where questions about the problem being researched and solutions to the problems are key. In pragmatism, the researcher is not committed to one system of philosophy but rather is at liberty to choose the most appropriate method to collect and analyse data focusing on practical application (Creswell, 2013, p. 28). In addition, pragmatic-oriented AR is epistemologically sound, focusing on collaboration within the organisational environment. This supports the tackling of complex, real-life problems and provides a platform for the immediate apprehension of critical organisational problems where immediate action is required to resolve critical organisational problems while enhancing organisational practice through organisational learning in a democratic setting. This methodology is apt because it focuses practice with the help of all stakeholders. Therefore, they work with both qualitative and quantitative data as it enables them to enhance their understanding of social reality (Wahyuni, 2012).

My epistemology position is based on the pragmatism philosophy; one that aligns to John Dewey's pragmatic views that emphasise the importance of experiential learning and participatory democracy (Coghlan & Miller, 2014). It is concerned with action and change as the interaction between knowledge and action, making it appropriate as a guide for research methodologies; it involves not just observing the world but intervening in the world and deciding where action should be planned to induce the positive organisational change that will ensure SMEs' profitability and survival. Pragmatism is particularly appropriate in action research, especially within organisations that are concerned with implementing change (Goldkuhl, 2012), because it focuses on the creation of co-generative ideas for learning and provides a platform for improving managerial expertise in MGP through an emergent inquiry process that was identified by local stakeholders. The pragmatic justification for AR is based on a strategic desire to achieve change within a community for a socially worthy cause where all stakeholders, including facilitators, focus their learning efforts (Aspinwall, 2010, Coghlan & Miller, 2014).

A critical look at the research questions and objectives of this research elucidates why this research is best served by following a pragmatic approach: the pragmatic approach allows for one to understand all perspectives on MGP's problems as understood by all participants, and to ensure that all their experiences contribute to a rich understanding of the problems with a view to proffering a collective solution. I have adopted the action research approach, which is a scientific research approach within the pragmatic position (Oquist, 1978); there are, however, traces of positivism and post-positivism in AR. It is also worth stating here that AR has many strains that differ in the types of problem, the settings under which they occur and the class of people involved (Kemmis, 2009); its epistemological elements, however, are implicit (Oquist and Ecuador, 1978). AR is a typology of constructive science (Tekin & Kotaman, 2013) where the production of knowledge begins with practical problems and its objective is to resolve and alleviate those practical problems (Oquist & Ecuador, 1978).

The key component of this epistemological position is the resolution of problems. Here, the researcher uses experimental procedures and is interested in finding out what changes occur within a given phenomenon where the relationship between theory and practice is produced by experimental practice (Oquist & Ecuador, 1978). Here, the justification of knowledge is based and judged on the consequences of an operation, where the only goal of knowledge is the solution of problematic issues and situations. Pragmatism is a problem-solving method that strives to generate practical knowledge where knowledge is contextual, and truth purely exists as long as it offers meaningful practical solutions. Also, there is no knowledge apart from the knower (Coghlan & Miller, 2014). In pragmatism, problems originate the research

(Oquist & Ecuador, 1978). Oquist (1978) argues that pragmatism conceptualises the union of theory and practice, where theory guides action and practice. In the pragmatist school, accounts of reality are developed fundamentally through privileged experience and action that draw attention to knowing through doing (Bradbury and Reason, 2003) and through deliberate democratic dialogue (Kemmis, 2001). Consequently, scientific research requires it to be explicit and apply personal experience and inter-personal dialogue to multi-personal research, particularly since a researcher's cognisance is producing what is co-conceived (Bradbury and Reason, 2003).

3.3 Research Methodology

The study of MGP - an SME - has adopted a qualitative framework and approach to help get as close to the participants as possible (Creswell, 2013, p. 20). The choice and adequacy of my research methodology embodied a variety of assumptions regarding the pragmatic paradigm (Pettigrew, 1980). The research questions were key to using the research methodology, a methodology that facilitates a deep investigation into a real-life phenomenon in its natural setting. This research therefore deployed AR as an active, participant-centred methodology for change and development (Somekh, 2006), using MGP as the organisation of study because it was deemed appropriate and fit for purpose. Buttressing this view, Creswell acknowledges that AR allows for inquiry into a real-life situation within a bounded contemporary setting when deployed within an organisation (Creswell, 2013, p. 97). The AR was adopted as it is a proven methodology that provides a mix of responsiveness and rigour, thus meeting both the action and research requirements (Dick, 2005). In addition, for me as a researcher, it is a process that optimally maximises learning, especially organisational learning, that has the potential to enhance management practice while adding to the body of knowledge (Dick, 2005).

3.3. 1 Questionnaire Development

The protocol used to develop the questionnaires was based on extant literature with particular reference to the cluster theory by Michael Porter, which is the theoretical framework guiding this research. This was to ensure content validity in the areas of significance, clearness and inclusiveness with regards the research questions. In addition, it was developed with the determination of the goals and objectives of the research in sight with the aim of exploring a deeper understanding of the research questions based on participant's experiences. The questionnaire was conceptualised and structured around the two main themes of the cluster theory, the diseconomies and economies of scale as postulated in the cluster theory by Michael Porter. The questionnaire sought to determine what works or hinders both inside and outside the cluster using indicators based on the cluster theory to aid and effectively explore and alleviate the organisational challenge under review. The development template is attached in Appendix B bearing in mind that the data collected must aid answering the research questions and objectives.

3.3.1 Data Analysis and Process

Data for this research was gathered from semi-structured interviews and through collaboration with the LS. Interviews were recorded using a tape recorder. Six pre-learning set interviews were conducted in total, with time allowed for all the learning set members to prepare for effective facilitation. Interviews were carried out at the convenience of the participants and later transcribed verbatim. All names of participants were changed to protect participant confidentiality. P1 to P6 represent the codes for each interviewee.

P1 and P2 were interviewed in their offices. P3 to P5 were interviewed in MGP at different times at their convenience. P6 was interviewed at a restaurant on a weekend, as that was the only time of convenience for the interviewee. P2’s interview was transcribed by me personally and was very time consuming. “Go Transcript”, a professional transcribing organisation experienced in transcribing interviews for research work, transcribed the rest of the interviews.

P1 and P2 are small business owners who own printing businesses within the Shomolu business cluster. P3 and P6 are MGP staff that work in management positions but have never worked inside a business cluster. P2 and P4 are MGP staff with vast knowledge and skills in printing and have worked in different printing organisations both within and outside the printing cluster.

The data was analysed using both manual and NVIVO software. Coding was done both electronically and manually. Initially the NVIVO software was employed but some time into the research, when the NVIVO licence expired, additional data was coded manually using coloured highlighters to identify themes on the hard copy transcripts in order to depict themes based on the produced template and initial NVIVO coding. These were then organised in a purposeful and pragmatic manner, a sample of which is attached below.

3.3.3 Template Analysis

This research used template analysis to thematically analyse the data from interview transcripts and the learning set sessions. Template analysis is a form of context analysis that is distinctively located within the wider field of thematic analysis (King, 2012). It is a method of thematically organising and analysing qualitative data and has been applied in a broad range of research areas in the social sciences (King, 2012). This analysis involved developing a coding template to summarize themes identified as important within the data set, and organizing them in a meaningful fashion. Template analysis was used to interpret the data as it is deemed a suitable method when trying to discover the causes of human action and achieve research objectivity (Zhang, 2014). It was adopted for its effectiveness in analysing textual data in approaches that centre on human experience and sense-making by establishing distinct themes within a data set, that sheds light on the issues being investigated (Brooks & King, 2012, Zhang, 2014). It also has the potential for flexibility, adapting easily to the demands of a given study (Symon and Cassell, 2012, p. 426).

3.3.4 Data Coding Using A priori Codes

Fundamental to using the employed template analysis was the creation of a coding template, which encapsulated themes that were identified by the researcher as being significant in the data set. Some of the themes were identified in advance of coding. These themes were based on the theoretical framework guiding this research - the cluster theory by Michael Porter. These were the a priori codes; they identified themes strongly related to the analysis and were deemed important to the issues being investigated already well-established in existing theory. Buttressing the use of a priori codes, Brooks and Nigel state that a priori themes are used when the significance of a specific issue in relation to a topic is already very well established. Also, new themes were added as a sub-set of the data. Themes identified were: recurring features of participant's narratives representing distinct insights; occurrences and experiences that were determined as relevant to answering the research question through exploration of the data, and also to aid effective analysis of the data (Brooks & King, 2012). All themes fall under the broader theme of 'economies of scale' and 'diseconomies of scale'.

A generation of an initial pre-determined coding template that encapsulated themes was developed. The initial themes were predetermined codes known as a priori codes, which were based on the theoretical position of Porter’s 1998 business cluster theory. Where relevant information didn’t fall into any of the a priori themes, new themes were defined from the data. This initial template was applied to the whole data set that served as the foundation for the elucidation of the data set and the write-up of the findings. The themes were identified as ‘customers’ and ‘resources’, ‘outsourcing’, ‘technology’, ‘networking’, and ‘finance’. A detailed table of the template coding is attached in Chapter Five.

A sample of Data Coding with NVIVO Software is added in Appendix E.

3.4 Learning Set

A Learning Set (LS) was adopted to achieve numerous objectives. Learning sets provide a group vehicle for addressing organisational problems (Mumford, 1996). They assist members within the set - who, here, consist of stakeholders sharing a common problem - to define both the purpose and intended goals of research. Learning sets assist individuals in examining and clarifying ideas by prompting set members to ask questions they would not ordinarily ask of themselves, while also providing inspiration for set members to implement action. Learning sets collaborate and exchange ideas to resolve difficulties and challenges encountered by others (Mumford, 1996), allowing for the sharing of information resulting from their lived managerial experiences (Zuber-Skerritt, 2002). A learning set provides opportunities to manage, critique and review present management practices; this enables personal and organisational development and learning. A learning set also allows for deliberate and conscious reflection on joint action taken (Dick, 2005), from which further plans can be developed through critiques of practices that help improve managerial competencies, practice and personal development (Mumford, 1996).

The number for the LS was decided upon based on the established methodology of action research, which usually involves between five or six people to enhance ease of communication (Dilworth, 1998). Potential participants were selected through purposive sampling to recruit participants who have experience with the phenomenon under study (Starks & Trinidad, 2007). The members of the LS were chosen based on their pre-understanding and experience of the everyday workings of the printing industry; those selected were individuals who work in small scale printing. This was to ensure the collection of rich data. The learning set also included MGP management because they are the decision makers responsible for the company's strategy and have the authority and ability to plan and implement change strategies.

The participants were all approached through email and were given a period of fourteen days from the date of the email to both familiarise themselves with an information sheet that detailed the aim and the scope of the research; a consent form was filled by all participants who constituted the LS.

Learning sets act in real time, doing real work by enacting pre-determined action which is jointly taken. The LS in this case consisted of seven people, including myself as facilitator. A facilitator, through questioning and reflection, encourages the LS members to deepen their understanding and maximise the effectiveness of their roles as LS members, while laying down rules of how the set should be run (Holmes, 2008). The LS provided an opportunity for both the organisational development of MGP and our personal development as managers. I tried to be a catalyst for set members to both share and learn collectively, while also trying to ensure a democratic process where every voice is heard. This experience took me on a path of experiential learning, reflecting on practice and collaboration in an open and democratic manner, where ideas were shared and learning occurred (Zuber-Skerritt, 2002).

Ground rules of engagement were laid down in the first meeting and the objectives of the LS were clearly stated. These ground rules also set boundaries to guide participants' behaviour (Pedler, 2008, p. 33). Issues such as time for collaboration, explanation of the organisational problem, problem diagnosis and laying down an ethical framework were the first issues dealt with in the initial LS meeting. The LS created both an opportunity and a platform for action learning wherein experience and the status quo were constantly challenged and reviewed in an iterative process involving the researcher and participants working together (Mumford, 1996).

3.4.1 Profile of Learning Set Members (Participants)

Table 3.1 Participants and their profiles

Participants	Location of Organisation	Duration of Interview	**Printing Job Experience**	**Designation of respondents**	Transcribed Pages.

P1	Cluster Shomolu Printing Cluster	50 9s	Participant – is a graduate but area of study not related to printing. This participant has however had over 13 years of printing experience in a viable printing organisation located outside a printing business cluster, before entering printing business.	Business owner	20
P2	Cluster Shomolu Printing Cluster	40.59s	A graduate but had no prior experience in printing before starting own printing press.	Business owner	17
P3	Outside Cluster MGP Staff	47.75	BSc No prior printing experience, but prior to working in MGP had held two major management positions in running large organisations though unrelated to printing.	Managing Director	19.5
P4	Outside Cluster MGP Staff	32.30s	GCE certificate with over seven years' printing experience. Has worked in over three printing organisations both outside and inside printing business clusters.	Lab Manager	14.5
P5	Outside cluster MGP Staff	46.20s	An advanced diploma holder and has had formal training in printing. He has also had previous work experience working both inside and outside a cluster, with eight years' printing experience.	Head of Production	17.75

P6	Outside Cluster MGP Staff	33.44s	An IT graduate with no prior printing experience, but good IT skills. Never worked in a printing organisation before.	Admin manager	15

P- Represents Interview Participants.

3.5 Action Research

Action research - as implied by its name - has a dual role: one of action and the other of research. There is a reasonably large body literature on the subject (Dick, 2005). AR is an approach that engages in action to achieve intended change within an organisation or community. The research component is to develop understanding on the side of the researcher, participants or both (Dick, 2005). AR is ideally considered a family of methodologies and practices (Bradbury and Reason, 2003) underpinned by the dimensions of voice, practice and time (Park, 1999). AR is a meta-practice: a practice that shapes and changes practice (Kemmis, 2009). A paramount characteristic of AR is its concern with focusing on worthwhile practical purposes (Heron, 1996, p. 41). The origin of action research is generally accepted to have started with the work of Kurt Lewin and other social science researchers around the end of World War II (Reason, 2006). Kurt Lewin (1946) is generally acknowledged as the father of AR (O'Brien, 1998; Bradbury and Reason, 2003), having pioneered this model of research nearly 50 years ago as a new approach to social science that falls within the post-positivist conception (Small, 1995).

AR traces its roots to both positivism and post-positivism (Greenwood and Levin, 2007) drawing on an extended epistemology that amalgamates theory with practice (Reason, 2006). Lewin is generally credited with introducing the term 'action research' to explain a type of inquiry that would enable significantly established laws of social existence to be tried and verified in practice (Carr, 2006). He is also generally credited for devising the AR methodology, which comprises a spiral of steps that include planning, action and fact finding about the result of the action within each subsequent cycle (Carr, 2006). From Lewin's perspective, AR is rooted in experience, through collaborative partnership that fundamentally addresses significant problems. It involves working with people instead of studying them, birthing a new paradigm about developing new ways of theorising and observing the world, and leaving organisation in its wake (Reason, 2003). AR is characterised by four elements:

meaningful practical purposes; democracy and collaboration; various ways of knowing; and evolving developmental form (Reason, 2006).

AR is a participatory approach to research (Reason and Bradbury, 2001), engaging a collaborative democratic process and partnership (Coghlan, Brannick, 2010) concerned with solving ‘wicked’ organisational problems through enacting concurrent cycles of inquiry (Coghlan, Brannick, 2010). It comprises evaluation of the current state of the organisation, critiquing current practice, assumptions and viewpoints, deep reflection, planning/taking actions to alleviate problems and then evaluating these actions through deep critical thinking and concurrent, collaborative reflection on the action cycle (Coghlan, Brannick, 2010, p. 69). It is all about meta-learning of real-time change. This AR proposal is an intended emergent inquiry process dealing with developing practical knowledge that improves practice. It brings together an action learning cycle where action and reflection, theory and practice, and participation with others occur in the pursuit of practical solutions to issues of pressing concern (Reason & Bradbury, 2001). It was undertaken because of the significance and implications its findings will have for the survival of my organisation. AR emphasises bringing about positive change in organisations while also adding to the sum of scientific knowledge (Coghlan, Brannick, 2010, p. 4). This research is aimed at changing management practices through critiquing present practices, based on which elements of a new business model can be developed and implemented. This new business model will aim to improve the organisation’s survival prospects by increasing MGP’s market share, profitability and the sustainability of the organisation. It will also afford MGP the opportunity for improved growth, organisational development and improved management practice, which will in turn add to the body of practical management knowledge. Moreover, this research will also allow my business to become an organisation that seeks to constantly critique its management practices, especially when they are observed as not working efficiently. In addition, it will also enable us to engage in deep reflection regarding our action as it affects both the organisation and our individual development as management practitioners, so as to adopt critical thinking as an organisational way of life.

3.5.1 Tracing Action Research

Action research can be described as being rooted in the prevalent failure of other research approaches to translate the results of social scientific research into practical action to solve

social problems (Carr, 2006). It is embedded in the epistemological assumption in the positivistic culture that was prevalent in American social sciences in the 1940s: that action research could only legitimise its claim to be a genuine social science by conforming to the methodological principles prescribed by the epistemology of positivism and its ability to generalise; this led to its rejection by the American social sciences in the 1940s (Carr, 2006).
This was followed by the second stage of its evolution in the early 1970s, which began with a resurgence of interest in action research in relation to education. The reason credited for this development was a growing need for educational research to have relevance to practical concerns; AR was utilised as a strategy for designing curricula and attacking complex problems, such as inter-group relations (Carr, 2006). AR was found suitable for tackling education-based problems (Tekin and Kotaman, 2013). Following this, AR in the twentieth century moved from the domain of being used as a method for assessing the practical utility of social scientific theories and evolved into a process by which practitioners can apply social scientific theories to their practice, thereby providing a method that allows practitioners to assess the practical appropriateness of their own tacit theories in action (Carr, 2006). The history of AR is like that of other theories in that it engages in and is subject to change. What is unchallenged and remains clear and unopposed is that AR is a form of social scientific research (Carr, 2006). The twentieth century era of AR birthed a new social scientific 'research paradigm' that has witnessed a radical transformation of practical philosophy now being reordered into a cultural context in which pre-modern values are now attached to the concepts of action, practice, knowledge and philosophy (Carr, 2006). Previous practical philosophy has been rendered obsolete and substituted by an AR paradigm (Carr, 2006).

Action research is conceivably the most extensively adopted method of action-oriented research (Small, 1995). The AR approach is a participatory, democratic process concerned with the development of practical knowledge, driven by the concerns of people (Reason and Bradbury, 2006).
The primary drive of AR is to tackle individuals' and organisations' concerns in the daily conduct of their existence (Reason, 2006, O'Leary et al., 2017).
AR addresses social issues in a practical manner while making a contribution to theory (Reason, 2006). It is described as the design of a systematic and rigorous inquiry that enables one to understand the nature of a problematic and 'wicked' organisational problem (Stinger, 2013), while engaging in a systematic inquiry as a practitioner about one's own

practices (Zeichner, 1993, p. 200). This research is grounded in the philosophical practice of the first-, second- and third-person inquiry. The first-person inquiry tackles my ability as a researcher to critique my practice and forces me to emancipate myself from outdated ways of seeing the world (Oquist & Ecuador, 1978). The second-person inquiry addresses one's ability to inquire face-to-face with others, collaboratively and productively discussing problems of mutual concern. The third-person inquiry builds on first and second-person practice (Bradbury and Reason, 2003). Overall, the practices are grounded in lived experiences, and developed in partnership through collaboration. They address a 'wicked' organisational problem, working with, rather than simply understanding, people and developing new ways of practically theorising the world (Coghlan, 2008, Bradbury and Reason, 2003).

Action research is usually applied to address 'wicked' organisational problems with the aim of producing a specific, desired social outcome (Greenwood and Levin, 2007). Its primary purpose is to implement change while generating new knowledge (Hampshire, 2000). AR as first postulated by Lewin, was research engaged in by practitioners in a cyclical process of four stages: plan, act, observe and reflect. More recently, AR is characterised as focusing on change and improvement, involving practitioners whose cognitive processes are deliberately part of the research process (Chandler & Torbert, 2003). It critiques practice, in the sense that the researcher not only examines their own practices, but learns from them, and takes action to affect positive change within the contexts of their own organisation's environments (Crothers, 2008), engaging in the cyclical process of collecting data, reflecting on data as well as feedback making it a collaborative research that involves practitioners in the research process (Hampshire, 2000).

Action research begins by consciously and deliberately questioning its purpose and considering its audience. The AR approach is aimed at targeting shared wisdom used to rethink occasionally dysfunctional organisational practices to enact an innovative and improved future (Bradbury and Reason, 2003). This is achieved by bringing together people with similarly focused needs who are equally invested in finding a mutually beneficial solution. The main thrust of AR is its ability to use a scientific methodology to find solutions to important social or organisational issues, by involving individuals who experience them directly. These individuals collect data about themselves in a holistic manner and this is used to find some remedy that will alleviate critical organisational problems or development action. AR also emphasises achieving positive change that improves organisations by 'living' the enquiry and telling the story as it unfolds (Coghlan and Brannick, 2012, p. 37, 39, 40). The underlying principle here is that this must be done in an ethical manner (Coghlan and Brannick, 2012, p. 40). AR involves partnership between researchers and stakeholders and must be ethically satisfying (Dick, 2005).

3.5.2 Action Research - A Dynamic Mechanism of Inquiry and Organisational Development

Since SMEs are on the smaller side of the organisational scale, they can benefit from AR as they need less time to master the skills required for AR and organisational learning; they venture into the change cycle much more quickly to deal with pressing organisational problems (Clark et al., 2006). AR also brings immediacy to the process of organisational learning in SMEs, giving an ideal platform for SMEs to resolve practical concerns as opposed to using traditional positivist methods (Hind et al., 2013). AR and action learning are not typically mutually exclusive (Coghlan and Coghlan, 2008).

AR forms a rigorous and well-organised approach to knowledge and theory creation, intended to add to both the body of knowledge and to collective action in the bid to address real challenges that constitute 'wicked problems' for organisations (Hind et al., 2013). AR provides an avenue for researchers to improve practice in addition to allowing conceptual contributions where research is done *with* people rather than *on* people (Bradbury and Reason, 2003). The goals of AR are change and improvement (Leitch and Day, 2000), which is defined as the deliberate modification of a known reality to achieve a pre-determined goal (Oquist and Ecuador, 1978). It is a research paradigm that allows practitioners to investigate reality in order to change it positively to their benefit. AR concurrently investigates and takes action in a specific study situation, issue or problem, while providing an avenue for creating professional knowledge that comes from experiencing the ill-defined, complex and wicked problem (John and Henwood, 2009).

AR validates the development of dynamisms of reflective thought, collaboration, decision and action by regular people partaking in collective research on 'private troubles'. It aims at changing practitioners' practices, their knowledge of their practices and the settings, conditions and circumstances in which they practise. AR entails a self- and collective-critical process intended at transforming management practice plus transformation of the situations that enable and constrain that practice (Kemmis, 2009). The AR paradigm is geared to empowering research subjects to influence decision-making for their own objectives, thus rendering the difference between the subjects of research and the researcher relatively indistinct (Bradbury and Reason, 2003). This required me to understand the organisational environment through establishing good working relationships with insiders within my organisation and with other stakeholders who, through their professional experiences, shed light on growth and survival issues that plague the organisation (Bradbury and Reason, 2003). The AR approach was employed because AR pulls together theory and practice to alleviate an organisational problem within a mutually acceptable ethical framework (Piscitell & Sgobbi, 2003).

3.6 Insider Action Research

Insider AR has its own dynamics and is undertaken by managers or members of an organisation (Coghlan, 2001). These researchers of the organisation are already immersed in the organisation and therefore have pre-understanding and profound knowledge of the organisations they research (Coghlan, 2001). Pre-understanding refers to the researchers' knowledge and the insights they possess *before* they participate in their research, through their theoretical understanding of organisational dynamics and lived experiences of their organisations. Insider-researchers know how both the formal and informal organisation works, allowing them to see beyond the everyday window-dressing (Coghlan, 2001). In addition, insider action research gives the research the hindsight of valuable knowledge about the values, cultures and norms of the organisation. This is an advantage over outsider research. It is research that engages in action and tells the story as it unfolds (Coghlan and Brannick, 2012, p. 54).

This is not without its awkwardness and challenges; in trying to operate in the dual role of both researcher and organisational member, role conflict can arise (Coghlan, 2001); also, being close to data comes with its own issues. There is also the problem that, being an insider, you know so much and therefore do not need to probe too much. This, according to Coghlan and Brannick (2012, p. 115), may prevent the researcher from exploring alternative reframing. To avoid this, all views in this research were properly documented with evidence of a clear audit trail that shows all views properly acknowledged and suggestions fully explored in logical, traceable documentation (Nowell et al., 2017). Also, personal reflection boxes show a self-critical account of my research's aim of satisfying trustworthiness criteria (Nowell et al., 2017).

3.6.1 Managing the Role of Participant, Facilitator and Owner

The challenges faced by research-managers, especially when they have to combine a research role with everyday organisational duties, are well-documented in literature. Role duality can spawn the potential for role ambiguity and conflict, and sometimes political crescendos (Coghlan, 2001). However, in the case of this research, despite being the owner of the business, I was not actually involved in the everyday running of the organisation at the start of this research because I was still working in government at the time. I was more of a consultant, with pre-understanding of the running of the organisation research. Considering I was the owner, to ensure that I did not imprint on the research overtly I ensured that in all aspects of the research I maintained research transparency and rigour. For this reason, I ensured that all my reflections and biases were well documented, data was transparently collected and that I was committed to learning in action as to save the organisation was clarified and well defined (Coghlan, 2001). Also, to ensure I didn't overtly influence the research I made sure that I also had entrepreneurs from other organisations who could not be influenced because they also were business owners. Towards the end of the research, where I was more involved with the organisation, even then there was very little role conflict as my role in the organisation did not entail total commitment to working every day. Furthermore, in choosing research participants I made sure that I picked participants who were senior staff whose voices could not be silenced. At the onset of this research the organisation was almost going under, so there was a sense of purpose to ensure especially for MGP staff that their livelihood was secured. Moreover, this research did not have recourse for critiquing participants as one ensured that there was a buy-in through collective sense making.

3.7 Action Research Cycles

The spiral action research cycles are one of the fundamental characteristics of AR, through which transfer of knowledge is achieved (List, 2006). The cyclical paradigm of action research has four steps: construction that deals with context and purpose; planning, taking, and evaluating action, which entails observing and reflecting (Coghlan and Brannick, 2012, p. 8, O'Brien, 1998). This is the core AR cycle. This research follows the AR approach where multiple AR cycles operate simultaneously (Coghlan and Brannick, 2012, p. 10).

Pre-step: Context and Purpose

The AR that unfolds in real time begins with an understanding of the problem and why researching a problem or issue is desirable. This first step is a dialogue activity where the articulation of the practical and theoretical foundation of action is established (Coghlan and Brannick, 2012, p. 8).

Planning Action

Planning action can be one step, or a series of first steps, also done through collaboration (Coghlan and Brannick, 2012, p. 9).

Taking Action

Based on the plans made to help alleviate critical problems and situations, action is taken and implemented.

Evaluating Action Research

In these steps, the outcomes of all actions implemented - both envisioned and unintentional - are examined. This is done for several reasons: to see if the original construct fits; to check if the action implemented matches the construct; to evaluate if the action was taken in an appropriate manner and to know what should go into the next AR cycle (Coghlan and Brannick, 2012, p. 11). All these steps are central to the development of actionable knowledge (Coghlan and Brannick, 2012, p. 12). This step is where one engages in reflection, the process of stepping back from experiences to question and critique those actions with a view to understanding what is working and what needs changing; this is then achieved through further planning and action. Coghlan and Brannick (2012: p. 24) further maintain that the researcher should ensure that he or she engages in reflection to ensure that the evidence is evaluated to decide whether the insight fits the evidence. My action research cycles therefore tailored to the Coghlan and Brannick (2012) model. My AR cycle model, as highlighted in Figure 3.1 (below), is the framework for how I tell the story of my research journey.

Figure 3.3 Overview of Action Research Project

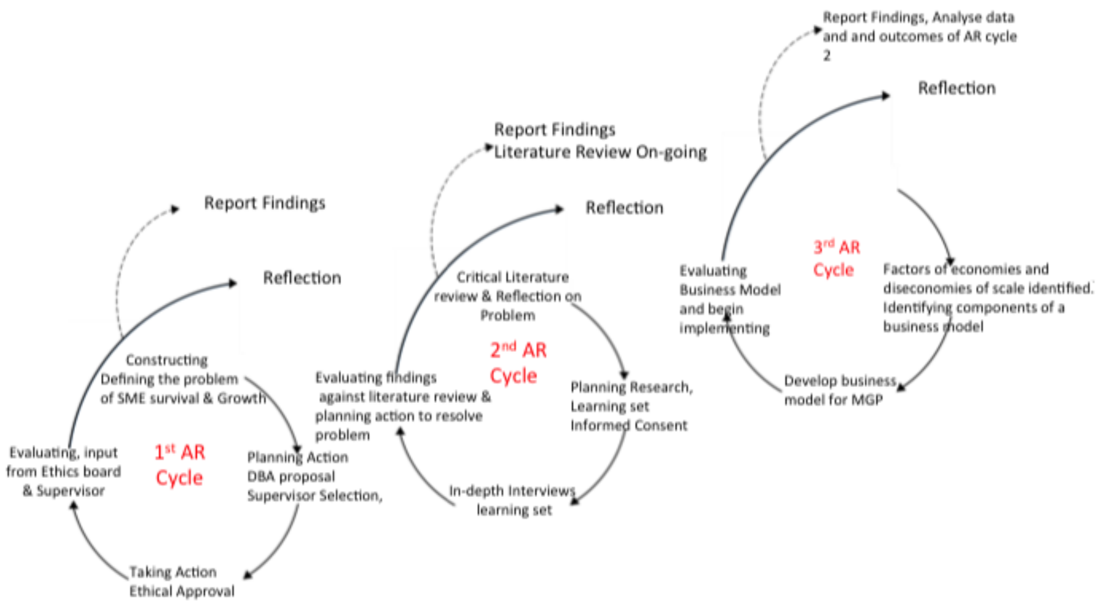


Figure 3.1: Overview of Action Research Project

3.7.1 Pre-Planning Cycle One Used to Develop Empirical Research

Diagram 3.4 Pre-Planning Cycle

Figure 3.2 (Coghlan and Brannick, 2011)

The first part of my AR research cycle began with looking at a critical organisational problem in my organisation. I decided to address it because it has become a recurring problem which, if not addressed, could threaten the survival of the organisation and the livelihood of those who work there. Thus, my starting point was my conviction that the organisation needed a positive change to alleviate the present organisational problem; I needed to discover what I and the other stakeholders were doing wrong. I was convinced that there was a need for me to critique even my own practices and way of thinking by challenging the status quo (Coghlan, 2001).

3.7.2 The Ethical Approval

Having agreed on the research problem (outlined in my doctoral dissertation with my supervisor), I sent my proposal to the university's ethical review committee for formal ethics approval and to ensure that this research meets all ethical requirements. This involved furnishing the review board with the information sheet for the participants, which contained detailed information about the research, consent forms that clearly state the rights of participants - and give an assurance and that these rights will not be violated - but, more importantly, the right to withdraw from participating without providing a reason. In addition, I ensured that there was no main risk to any of the participants. The information sheet allowed for critiquing my intentions and approach to research; it allowed me to practically understand that I was ethically bound to protect my participants and to be open and transparent in an ethical manner, while ensuring that they came to no harm during the research process, especially data collection. This process awakened my awareness of my responsibility as a researcher to constantly protect the identities of participants. Having met these criteria, ethical approval was given.

3.7.3 Action Taken in Cycle 1

Upon approval I moved on to continue planning my research by getting hard copies of the participants' informed consents. This was achieved prior to starting the research or collecting data. All participants' concerns were addressed before obtaining informed consent. All participants gave informed consent for their participation. The informed consents were safely stored to protect identities, and from then on participants' anonymity was ensured in the area of data collection from the interviews. However, during the LS because the participants faced each other it was impossible to preserve anonymity from each other but all aspects of the research activity observed ethical codes of practice (Drake & Heath, 2011).

3.7.4 Literature Review

The literature review was conducted within action cycle 1. However, throughout this research, the literature review was on-going, especially when new ideas, experiences and plans were being implemented. Literature continued to provide a guide, particularly when referring to theories that guided action throughout the research. The literature review examined both past and present research pertaining to the research question carried out by both scholars and practitioners alike; it was undertaken to ensure a holistic review of both current and previous work and studies in the field of SME survival and growth. The literature review provided justification on the importance of carrying out this research while also providing a theoretical framework – cluster theory – from which I could launch an empirical AR; this enabled clearer understanding of my organisational problem. This understanding helped me reframe my research question to be more relevant to my organisational problem as well as guiding me to define the scope and boundaries for my research.

3.7.5 Action Research Planning Cycle

One part of the plan for action research cycle 1 was to conduct interviews prior to the first LS meeting. This was to ensure that unbiased thoughts on the organisational issues were collected before collaboration in the LS began. This was planned using carefully designed interview questions allowing participants to express related thoughts that could give further insight to understanding the problem. In-depth, one-to-one interviews were chosen as the interview format since this allowed in-depth exploration of the organisational problem and a deeper, more holistic understanding of SME survival and growth (Crouch & McKenzie, 2006). In addition, it provided not only the participants' foundational views from which previous practices could be critiqued, but also rich experience to learn from. I started with the one trial interview and then realised that more questions must be included to gather the data required to answer the research questions. This is in line with Sampson's (2004) view that a pilot interview test should be conducted; this can then be analysed to redefine the appropriateness of the research instrument: in this case, the interview questions. A small sample size of only the LS members was undertaken for the interviews because, as Crouch & McKenzie (2006) argue, the justification for small sample sizes hinges on phenomenological assumptions; where there is an inherent search for depth to be achieved, this approach allows for purposeful explanations (Crouch & McKenzie, 2006).

3.7.6 Implementing Action in Planning Cycle 1

My interviews began with interviewing participants from both within and outside the printing BC. Interviewing participants on both sides of the divide provided me with the opportunity to understand the problems faced by businesses located within and outside the cluster. All interviews were recorded and translated and this data was collected and analysed. A total of six interviews of all LS members - alongside multiple LS sessions - were conducted, coded and analysed to look at the pre-identified themes, which provided the foundation for planning action research cycle 2.

3.7.7 Evaluating Action Research in Planning Cycle

The progress from the beginning to the end of action research cycle 1 was an eye opener for me. Firstly, I had to reflect on the area of ethics in action research; it was the first time in my life that I had to reflect on the ethics of practice in a critical way. It brought to bear the need to be transparent and continually fair throughout the research process. I found some of the findings from the pre-collaboration interview did not conform to the initial reviewed literature. This was not an ethical concern because all interpretations were supported by data, which was transparently gathered and presented (Walsh & Downe, 2006). Furthermore, the research objectives of alleviating the organisational problem were achieved.

Additionally, my initial interview questions were edited to obtain more relevant and holistic data; based on this, my interviews were carried out and completed. As a result of deep and critical reflection on cycle one, my research question was reframed to properly define the scope of my research. Most of the data collected in this cycle was used diagnostically for initial problem identification relating to MGP as an organisation; some the data, however, was related more generally to the problems of SMEs located outside the cluster. This cycle mainly examined the issue from the participants' perspectives, based on their experiences of MGP's particular problems and issues. In what is classified as organisational diagnosis (Coghlan and Brannick, 2012, p.92), the joint investigation and diagnostic collaboration of the problems of SMEs outside their printing cluster with particular reference to MGP was discussed; on this basis a collective implementation plan was drawn up. This action cycle evidenced what Coghlan and Brannick (2012: p.93) refer to as understanding the dynamics of the organisational structure; strategy, control and information systems were placed into useful categories that needed attention and change to improve the organisation's chance of survival. This led on to AR cycle two.

3.7.8 The Research Journal

In this cycle I learnt as a researcher the need to be guided by ethics in research and I came face-to-face with ethical concerns. Then came the reflection on my journaling experience. I started journaling from the inception of my DBA project. Journaling birthed the beginning of my learning experience in the research process and my reflective process. Journaling, for the action researcher, is a tool promoting an academic strategy of reflection for the purpose of learning from practice, for practice (Epp, 2008). This allowed me to reflect holistically on present practice, based on which further in-depth enquiry and planning could be achieved. Journaling also provided structure, as all issues laid down by date could sequentially be followed and planned for. As highlighted by Ruiz-López et al. (2015), journaling stimulates the researcher's learning while enhancing and promoting the researcher's ability to reflect. More importantly, it accurately aided my recollection and the empirical representation of the data collected. In addition, journaling my own thoughts and comments helped me to reflect critically on my own practice. It also helped me identify biases and resolve them accordingly. Journaling allows for the practitioner-researcher to reflect on action and therefore to engage in a practice of continuous learning; this represents a vital attribute of professional practice that is necessary to become a skilled practitioner (Ruiz-López et al., 2015).

Journaling enhanced my reflective practice and enriched my understanding of complex organisational issues, while providing me with a platform to discover the deeper meaning of the problem being researched. Furthermore, while journaling I could accurately capture the perspectives of others, make connections between experiences, critique the current values of my management practices, reflect upon professional roles and develop my critical thinking (Blake, 2005). Reflective journaling for me constituted a learning strategy, promoting critical reflection on my current practice and the present way MGP operates. It allowed me to make comparisons between plans, reflections and actions that could not be lost or forgotten, because the act of writing allowed all aspects of the research to be set in stone.

Journaling was adopted in this research as a tool for recording events, ideas and thoughts (Coghlan & Brydon-Miller, 2014) from the inception of this research. The journal entries were inputted during the LS sessions as my thoughts, the inputs of participants and reflections during this research. The journaling inputted my learning and development as a research practitioner. Throughout the research, I used the journal to take stock of the research journey as it was unfolding and to write down new ideas and areas of organisational practice that needed critiquing. Journaling was also used to note and input my areas of professional development. This formed the collection of numerous logs of precise areas of knowledge acquisition and helped accurately aid my story telling of my research journey accurately.

3.8 Action Research Cycle 1

Action research cycle one also involved a series of steps that were composed of planning action and reflecting on previous actions (Fitzgerald et al., 2003). The collective plan was to deal with the problems based on the reflections that were collectively discussed within LS one. A plan of action was agreed and implemented to observe the effects of change on a non-participatory group: the staff of MGP as a whole. Some aspects appeared to have positive effects and those that didn’t were discarded.

3.9 Further Action from Action Research Cycle 1

Further action from action research cycle one involved the developing of a business model for MGP having implemented various actions in action cycle two. The components of the action research cycle were discussed collaboratively and, later, a business model developed.

Chapter 4: Findings from the Pre-Learning Set Interviews

4.0 Introduction

This chapter outlines the findings from the pre-learning set interviews, all of which were taped and transcribed to ensure transparency and credibility of data. It describes the themes revealed by both the template analysis and the interview transcripts. It examines the six key themes and sub-themes found in the data set. It recounts the main issues facing SMEs with particular reference to MGP, aiming to find answers to the research questions 1 -3 highlighted below.

Research Question	Relevant Section
1. What are the negative impacts for SMEs located outside their industrial clusters?	4.2, 4.2.2, 4.3
2. What are the causal dynamics that create these negative impacts?	4.1.3, 4.3.3,
3. What are the benefits for SMEs located outside their industrial clusters?	4.2, 4.2.2
4. How can these benefits be maximised?	4.3, 4.5
5. What set of business practices could SMEs in Nigeria deploy to thrive?	4.1, 4.1.2,

4.1 Template Analysis

The pre-set interviews established the learning set, which led to the development of interventions and plans used to resolve the organisational issue being researched during the action research cycle. Initially, it was not easy for participants to explicitly express their experiences. As the interviews continued, the participants were more comfortable and able to speak more openly about their experiences. The interviews provided an in-depth understanding of the issues faced by learning set members from their various perceptions and experiences, aiding the researcher to gain understanding of the organisational issues being discussed prior to the action research learning set cycle as others experience them, which helped to prepare a baseline for the actual learning set cycle.

The pre-interviews generated the initial data which assisted and contributed to answering the research questions that also guided the planning of effective action learning research. Interviews were also used to strengthen the validity of this research. Indeed, McGrath & O'Toole (2011) argue that in action research, research credibility is aided by preparation, which is enhanced by thorough pre-programme interviews that establish a baseline and awareness of the topic. It also gave participants some comfort with the topic being researched while opening them early to the feeling of shared problems. McGrath & O'Toole (2011) state that pre-learning set interviews are valuable and apt for benchmarking experiences of various participants; this was particularly useful with the data collected from participants who worked within the printing cluster, all of whom were owner-managers as well as set members: those who had experience in other printing businesses also within vibrant printing clusters prior to working with MGP. These initial pre-interviews gave informative insight as to what enhances the capabilities of SME owners operating inside the Shomolu printing business cluster and what hinders those who work outside it. When the pre-interviews were conducted, of utmost importance in the mind of the researcher was how to stop MGP from going under and not letting it become another failed business statistic of. Major issues noted in the pre-set interviews are highlighted in the table below. It was based on these issues that the learning set cycle was developed and established.

Table 4.0. Final Template Coding Analysis Scheme

Number	A Priori Codes (Themes)	Sub Themes
4.1	Customer Proximity: Obtaining Customers	
4.1.1		Specialization and competition: what makes them stand out?
4.1.2		What money goes into obtaining new customers?
4.1.3		Competition and pricing
4.1.4		BC help or hinder
4.2	Access to Supplies: Resources	
4.2.1		How to obtain resources
4.2.2		BC aids locating resources
4.3	Access to specialised and Skilled Labour Pool/ Ancillary support: Outsourcing	
4.3.1		Skill shortages
4.3.2		BC aids finding skills
4.3.3		Effects of outsourcing
4.4	Technology Transfer	
		Acquiring information on new printing technology for efficient printing
		Implementing New technology by entrepreneurs and others involved in decision-making.
4.5	Relationships/Networking	
		Importance of relationships
		Networking aiding business

		Trade secrets
4.6	Finance	
4.6.1		Obtaining financing
4.6.2		BC aiding financing

4. 1.1 Pre-Interview codes

P1 – P6 are the codes for the learning set members who participated in the pre-learning set interviews.

P1 and P2 are set members who are owner-managers and own SME printing businesses within the Shomolu printing cluster. Both interviews for P1 and P2 were carried out in their individual offices in Shomolu within the cluster.

P3 – P4 all are senior staff working in MGP and are positioned in the organisation to affect the decision-making process. P4 and P5 had previous experiences of working in other printing organisations. All the interviews for MGP staff P3 – P6 were done on the premises of MGP's office at times convenient to all participants.

4.1.2 Preamble to MGP's Problem

For MGP staff responses, they are of the opinion that to obtain customers one must have adequate resources to enable the organisation to cater to the needs of clients; if not, the customers leave. Furthermore, I found that most of the staff in MGP were of the view that MGP lacked the required customer base to support the effective running of the business and its sustainability. This, they opined, was firstly as a result of the lack of a marketer, in some cases having to reject jobs because of a lack of the required raw materials. In such cases materials were not readily available within the cluster and to source them within the time frame of the job was unfeasible. This was as a result of both importing constraints and, in some cases, finances. P5 stated that:

> *P5 'sometimes we do not have the required machinery needed for the job…. In intricate jobs they are foreign products that require special materials used in printing that are difficult to find'.*

It was notable that P5 acknowledged there was a substantial market to support MGP's growth outside the business cluster. However, P5 argued that the reason why MGP was facing such challenges was as a result of MGP's inability to effectively harness the market because it failed to properly target customers.:

> *P5 'We do not have enough customers to sustain the business which is a major problem…*
>
> *P5 'In every area there are customers but MGP is unable to harness the customers within their location'.*

4.2 Customer Proximity: Obtaining Customers

The theme of customer proximity encapsulates the steps toward obtaining customers. Specifically, what makes companies stand out? What money is put into obtaining new customers? What are the effects that competition? What effect do pricing and being part of a cluster have on the aforementioned success?

4.2.1 Specialisation and competition: what makes them stand out?

Each SME interviewee stood out from their competition in a small but important way, allowing members to fulfil a specialised niche. P1 (cluster) explained that they run a wedding invitation printing business ; there isn't heavy competition because everyone else in the cluster has a different niche:

> *P1 (Cluster): "I am be able to build my customers base on referral; people see what I have done. Especially my kind of printing that has to do with embossment, embellishment, which is not what is obtained out there. When people see it, they want to know, who made this? This is beautiful. I'm able to get more customers from there and I'm able to retain them, for we maintain quality. We don't compromise on quality. You see someone saying a card that I've done before, "This is beautiful. This is different from the usual. Can you link me to the person that did this?" That's how we're able to retain customers."*

> *P1 'We do not compromise on quality'.*

P2 - also a cluster-based actor - concurs that, based on the quality of their job, people ask after the producers of quality printed jobs. A none-cluster participant has employed social media and other technology to increase the customer base.

P2 (Cluster) "I retain my customers as a result of the quality I give them and social media".

P5 'we've got the best, and show them what we have to offer. That's it.'

4.1.2 What money goes into obtaining new customers?

Evidence indicates that each SME obtains new customers in various ways. P1 does not spend money obtaining new customers and instead uses embossing on each product produced and gains customers through word of mouth. However, some of those outside the cluster do appear to spend some money while also capitalising on word-of-mouth.

P1 (Cluster): "I don't pay money for customers' search. What I do actually is, for every invitation card I make, since I started majoring In that area, there's a little area we call imprint. I put my name at a corner of my invitation card. It is a form of advertisement, which I don't pay for. I can't say I actually pay money to search for customer. I just put my imprint in a corner of every job that I produce. For every job that comes out of our stable, there's a corner for our name, our contact number. From there, people get to contact us. We don't pay money for that. It is a form of advertisement that has nothing to do with payment."

P4: "Direct marketing is that we use word of mouth. We go directly to the *customers, the clients themselves, and we say this what we do, it is a printing business; we've got the best, and show them what we have to offer. That's it."*

P3: "Our present share of the market in Lekki was gotten through fliers, miniature brochures and direct marketing."

4.3 Competition and pricing

Autonomous pricing is deployed where the business could carve a niche for itself or if an organisation is able to create outstanding quality, without trying to beat the competition because competitors are in-cluster and cluster members simply don't behave that way.

P1: (Cluster): "I personally don't look at competition. Just like I said, the people in my cluster don't do my kind of stuff, don't do what I do. They don't influence my pricing."

P1 (Cluster): "I told you that what I do in the cluster is actually different from what others do, so that doesn't affect my pricing. I've not had to bring my price down because of other people that are in the cluster."

P3: "… we deploy better machines, so the cluster cannot determine our prices, however, we try to be competitive. Our customers are those who desire first class printing"

Those from outside the cluster still show signs of working with those inside, in terms of setting fair prices without trying to undercut other companies. In cases were the business has no specialised product or service, price is determined by the going rate in the BC. In instances where there is severe competition, pricing is affected and determined by the current prices in the cluster.

> P2 (Cluster): "An example: A particular quotation was given to quite a lot of people in the cluster, and when I got to know that this is the price everybody is giving, I had to actually compromise my stand to bring down my price too. If not, that job wouldn't have been given to me.

> P2 (Cluster): "I have a particular client I am working with. Once they send their job then they would have done a price scout with one or two other printers before getting to me. On getting to me I give them a higher price and they threaten me that they have gotten a cheaper price for the job quoted. If in the instance, if I still think I will make a profit at the lower price I will still take the job, then I come down to the lower price."

4.3.1 Does the Cluster Help or Hinder?

Being a part of the cluster has not increased the customer base for every business. One participant, P1, noted:

P1: "Being in the cluster has not helped me to increase my customers."

However, P3 pointed out that being outside the cluster hinders them:

P3'Being outside the cluster we are not aware of certain practices that cut down cost'

4.4 Access to Supplies: Resources

This theme focuses on supplies and resources, specifically how SMEs can obtain supplies and how the cluster helps them in this capacity:

P1: "It is easy to get business supplies when you're in the cluster. Some that we can't get in the cluster, we source for them outside [but with information] from people in the cluster."

P6 '… consumables are easy to get you can get then in Shomolu or Mushin (Printing clusters)

4.4.1 How the Cluster Aids in Finding Resources

With regard to resources, P1 has access to machines/resources from outside of the cluster, thanks to insider knowledge within the cluster — specifically items that cannot be obtained from within the cluster. P2 clarified that if he was not located in the cluster, he would not have known about it. For the participants within the cluster, the cluster provides access to materials and resources that are lacking by building such machines locally:

P1 "My materials are closer to me. I can source for skill in reading… the advantages of being in the cluster is just to source for skill, nearness to your materials or nearness to skill. I do not have this machine, I can quickly make use of it."

P6 '… consumables are easy to get, you can get then in Shomolu or Mushin (Printing clusters)

P2 "I did not build it on my own. I give it to local manufacturers of local machines

4.4.2 Access to Specialised and Skilled Labour Pool / Ancillary Support: Outsourcing

The theme of specialised and skilled labour focuses on where skill shortages exist and the impact of outsourcing on SMEs who try to fill that shortage. Additional measures were taken to determine how effective the cluster is at helping find skilled labourers or ancillary support; these are discussed below.

4.4.3 What Skill Shortages Exist?

Those outside of the cluster emphasised a lack of training (tangentially related to a lack of funding) as a major issue. This type of specialized support is important and its absence negatively impacts business. Training is required because with only one person possessing certain skills, if they leave, no one has those skills.

P6 "Well, I'd say we need graphic artist, mostly graphic artists. We need them because for now the ones we have are not enough. When there are jobs then we start running helter-skelter, so we need graphic artist. Then we need some labourers too. People who come around to come and assist us in some jobs."

4.6.1 How the cluster aids in finding skills

Participants within the cluster noted that it provides better access to skills when needed. Business owners do not have to learn everything; they can instead benefit from another member of the cluster who knows X while they know Y and vice versa.

> P1 "*The printing sector is large. I said I major in printing of invitation cards. Over time I discovered that there are other skills, other forms of printing that I don't have the skills but within the cluster, I see people doing it and I've learned. I say I am not a magazine printer but today I can say I've learned to print magazines. It's a skill that I've to learn in my cluster."*

It is easy to source skills from within the cluster when a skill shortage exists. Most interestingly is that those from outside the cluster are able to take advantage of its existence and benefit by obtaining specialised skills from those within:

> *P4* "*Key personnel, if we lack skilled personnel in doing our job, we got to go out, go to the cluster and look for personnel there who will help us with our job."*

4.5 Technology Transfer

Technology transfer focuses on how business owners are able to locate new information, and what steps take to determining when, or if, that technology needs to be implemented. Again, results focus on whether participation in a cluster aids in this.

4.5.1 How to locate information on new technology

Within the cluster, this interviewee receives information on the latest technology in the industry:

> P1 *"Within the cluster, you get to see things, get to hear information, you get to know information that, oh, this is the latest technology, within the cluster, you get to know that."*

Technology restrictions do not exist within the cluster as everyone shares information on new technology which is adopted if it is affordable and expedites production:

> *P1 "Thank God I'm in the cluster, so I'm able to build relations just like I said earlier, we have a relationship with people. If I don't have the latest technology, the people within the cluster who own that technology, we have to build relationship over time."*

> *P1 "Within the cluster that we have heard of the latest technology within another cluster that we in this cluster do not have access to, someone somewhere in the cluster will quickly go to get that. If not, it will be affecting us and before you know it, all our customers would have been taken over by the other people and the other cluster."*

Participants from outside the cluster still benefit from a network of printers with regard to locating new technology:

> P4 "*We do research. We do research online, and then we ask questions too. We ask people. We interact with some of the people that do the same thing with us. We look at the things that are happening around."*

4.5.2 How decisions are made to implement technology

Many business owners agreed that the decision to implement new technology is made when information is revealed about the existence of new technology and it is recognised that it saves time. At that point, SMEs choose to adopt it, sometimes with no notice, and suddenly an entire department is out of work:

P1 "You discover that they're efficient, it's time limit, it's speed, you definitely have to adopt it."

P1 "My lithography department has not been in operation for the last two years. A new technology just came into town that has phased out that department totally. The machine I got there, we call it-- Instead of moving from the computer to the lithography department before we have the plate that will do the printing out, then we have computer to print direct. That particular phase of printing is phased out totally."

Technology has aided SMEs who can use new machinery to expedite work:

P6 *"Well, since we've gotten the machines that can make frames, we can actually cut down the cost of frames, and make frames, and make it."*

For those outside the cluster, the decision-making process is seemingly the same:

P6 "*At the moment because we are a start-up and due to the cluster you said in Shomolu, and due to the fact that we have more equipment, whatever is new in the market we try to acquire, thinking that it will bring* *us more clients. If we're informed there's a new machine in town, that would help us and no one has it at the moment, we try and acquire it thinking it will get us more clients. We hope for that, we know that it will get us more clients in the future. Due to the quality of the machine."*

SME's outside of the cluster highlight that they are "the best":

P4 "*We always go for the best. … For instance, in our office we have a large format and that large format is one of the best…. Most of the people in Shomolu don't have it.*

4.6 Relationships/Networking

The theme of networking explores the formation of relationships and how those improve business. It also explores the negative impacts that such open networking might have on proprietary trade secrets.

4.6.1 Importance of relationships

Many participants noted that every SME needs to build relationships within the cluster, as it is mutually beneficial. Not everyone can have access to everything needed for daily operations. Each member of the cluster has something to offer:

P1 *"We have to build relationships. You just have to build relationship because for each organization within the cluster, you can't own all the technologies around. I* *have this, you don't have. You have this, you don't have. Invariably, because it's a mutual benefit relationship."*

4.6.2 How Networking Aids Business

In many cases, results indicate that cluster relationships have helped build business:

P1 *"With the latest technology, and with the relationship built within the cluster staff or those who own a particular technology that you do not have, we already have a cordial relationship. Instead of me having to have a card out in two days, three days, with the latest technology, and the relationship built, I've been able to improve the speed of time for the output, or for the production output of my organization."*

Participants from outside the cluster stated that they formed networks all the same with other printers, and through that, they benefit:

P13 "Our fellow printers. The printers that do the same thing with us. First of all, we go to Shomolu, we look around to see what they are doing, and then we look at the things, the current things that people are doing, and we come back and implement it in our office too… There are people that we know already that are into the business. We contact them and we ask them the trends, things that are going on, the latest way that people are doing things. We contact them. I would go to their shops and take a look at what they're doing and I'll come back and implement it in our office."

4.7 Trade secrets

Clusters allow for the sharing of business secrets—but once again, participants voiced this being an area of concern. While business members within the cluster are seemingly fair in sharing information, providing access to other tools or resources, there still exists the underlying risk of having business secrets shared simultaneously:

.

P2 *“another major issue is your business secret is open.”*

P1 *“That is another major issue with outsourcing for skill. When you outsource for skill, and they come out around to your organization to come and help out either in finishing or in production, then your trade secret is licked out.”*

This creates a loss of customers according to P1 who offered:

P1 *“Instead of them coming to me to have a repeat of the production, they go to another member of the cluster.”*

The participants from outside the cluster did not experience any issues with trade secrets being stolen or shared.

4.8 Finances

The theme of finances explores what financial issues are facing SMEs and how those issues are aided, if at all, by participation in the cluster. Finance is a major issue for SMEs both inside and outside of a cluster. Those in-cluster cannot hire more staff, so their training suffers without proper finance.

4.8.1 Obtaining financing

Finance is noted as the second biggest issue for SMEs as they are unable to secure loans. This is something plaguing business owners who are inside and outside a cluster. Financing structures are simply not in place; even in situations where they exist, SMEs lack collateral to secure loans from financial institutions. In addition:

> *P2 "It is not easy to get money from the banks because they believe a small-scale business is not attractive for banks to give money to"*

> *P1 "They ask for collateral so that they can secure their own loan given to us. If I can't afford to give them the collateral from where they want, then meaning that I can't access the finance."*

> *P3 "High cost of finance is peculiar to Nigeria"*

4.8.2 How cluster aids in obtaining financing

Being within a cluster, theoretically the ideal place from which to launch internal financing structures, did not offer a viable resource for locating and securing funds. Many participants noted that this is an area where being in-cluster brought no benefits. The groundwork for such relationships and access is already in place, but the steps have not been taken. Those outside the cluster have not highlighted money as an issue. For example, P3 stated:

P3 '*The finance is mostly from our directors. They bring in the finance, and then they put in. In fact, they've been putting the finance for us to run the business pending when the business will sustain itself and start running on its own. Personal funds'*

4.9 Summary of Outcomes from Pre-learning Set Interviews

Prior to this research, almost all MGP staff expressed that it was the poor customer base that was responsible for MGP's lack of success. As initially observed through comments made before this research commenced, not one member from MGP attributed its growth problems to being outside the cluster based on the interviews as initially voiced in the office. This was indeed an eye-opener. It suggested that, as a learning set, we needed to discover what was the holistic perception of the problems of MGP when the learning set reflects as a group. Furthermore, while answering questions during the pre-set interview, a learning set MGP member argued that MGP's inability to harness customers from their present location was responsible for their lack of profitability and not because MGP is located outside the cluster. This comment by P5 highlighted MGP's inability to capture a substantial portion of the local market share. Equally important was the view that some set members that worked with MGP posited that, though MGP staff were experienced, they did not have a pool of all needed staff in some areas of printing that were critical to the success and growth of the business, as noted by P6:

P6 'Though we have mostly experienced workers, we do not have the expertise in all areas needed'

A glance at the above data denotes and underscores the importance of the need for SMEs to carve a niche and decide in advance which aspect of the printing market they wish to key into. The importance of specialisation for small businesses is emphasised and can be deduced from the data collected. Additionally, the data shows that customer retention links to the quality of the product and service being delivered to the customer. The quality of a product is seen here to connect to the maintaining and increasing of one's customer base and market segment. Furthermore, customer referral has a direct relationship with quality, customer base and market share; these also increase in size in direct relation to quality of the product, service and innovation of products. The above analysis suggests the type of business practice that must be engaged in and maintained in order for MGP to survive. The quality of products and services is seen here as a common denominator that can both increase customer base and expand market share. All learning set members unanimously held that the quality of a job both increases one's customer base and increases customers through referral resulting from good quality work as highlighted in the table below.

Of equal importance is the need to deploy a robust and holistic market strategy as an aspect of SME growth and survival; this was also revealed in the literature(Muscio, 2007). The data reveals a mix of both direct and indirect marketing that covers bricks-and-mortar, social media platforms, word-of-mouth, and direct mouth-to-mouth marketing. Additionally, the data shows that a substantial part of the marketing mix could have little or no financial implication, which MGP needs to explore practically.

Pricing was found to be dependent on both the external environment in which a business operates and the type of product and service being offered by the business. In cases where the business can offer specialised, rather than general, printing products and services, such businesses can offer autonomous pricing and therefore increase prices and raise profits. In cases where products and services are generalised, prices will be determined by the prices in the BC. Pricing within the BC has a direct impact on the prices of both those within and outside the BC. What is evident from the data is that to remain competitive and retain one's customer base, price surveys of the cluster must be undertaken as a baseline from which business both inside and outside the cluster can fix their prices. The only exception from the data was when products were unique and different from the norm. The literature reviewed, however, did not support this finding.

As a result of the interviews and also based on the concerns voiced by staff members before the research, I realised that to ensure there was no bias in my observation and interpretation of the initial concerns of staff that the present location was responsible for our lack of both growth and profitability, I decided that in planning the learning set the appropriate place to begin was to identify what the learning set thought was responsible for the slow growth and lack of profitability. This was essential as Mumford (1995) notes that it is important for set participants to engage with the problem. I ensured that a diary was kept which noted the inputs and reflections of the learning set. This was minimising the risk of bias. Further, McGrath & O'Toole (2011) state that prepared notes minimise the risk of bias.

Based on the data outcomes from the learning set, it was clear that in trying to alleviate the problems of the organisational issues facing MGP and engage with the challenges of sustainability and survival that there was also a need to address increasing one's customer base and explore ways through which MGP's quality could be promoted to its target market. Additionally, the learning set needed to explore the issues of lack of machinery and skilled labour so as to handle jobs without turning them down. The learning set would also need to explore ways to properly market itself, so as to increase its present market share. Equally important was addressing the issues of supply of materials to facilitate operational efficiency. This will ensure that MGP can find ways to build relationships, which they can leverage to grow the business. This formed the foundation for the learning set cycle carried out in this research.

Chapter 5 Action Learning Cycle

5.0 Introduction

> *"By integrating 'learning by doing' with deep reflection, action research has always held the promise of an embedded learning process that can simultaneously inform and create change." (Greenwood & Levin, 1998).*

This chapter outlines the results of the pre-learning set and learning set cycle. It recounts the story of the main issues facing SMEs with particular reference to MGP, with the aim of finding answers to the research questions from the lens of an action researcher. A striking quality of AR is its ability to proffer solutions or improvements to alleviate the 'wicked' organisational problem. The 'wicked' organisational problem that has beleaguered MGP is its fight for survival and growth. As a scholar practitioner, this chapter recounts the fascinating story of how I journeyed through a process of continuous identity formation and reformation that led me to effectively seek solutions to MGP's current growth and survival challenges.

Table 5.1 My Early Reflection I

The first emotion I felt when addressing the 'wicked' organisational problem was excitement. However, when the ethical approval came through I became overwhelmed by the thought of the magnitude of what the research would involve and I was unsure what to do. It appeared that all I had learnt throughout my doctorial journey - that had properly prepared and transformed me for this research - had deserted me. I began to face the fear that this research addressed a real-life problem and many people's future livelihoods depended on my getting this research right. This was my first worrying revelation. Then as I looked through an old journal I saw an old quote I wrote a while

ago that said, “Reflection-in-action involves stop-and-think” (Anon). It was then I got a fresh journal and, as taught in reflective practice, I thought through the professional issues and challenges facing MGP.

I now began to think about what type of approach I needed to take in order to get people to join the LS. I also needed to come up with a strategy for dealing with MGP’s senior management staff; I needed to work out what I needed to do to win their trust so that we, as a team, could gain sufficiently honest responses and data useful to helping us as an organisation deal with these issues. I was also faced with the reality of ensuring I pick the right participants: those with diverse and complementary skills and backgrounds and, more importantly, with an intrinsic motivation for solving the issue being investigated (Van de Ven & Johnson, 2006).

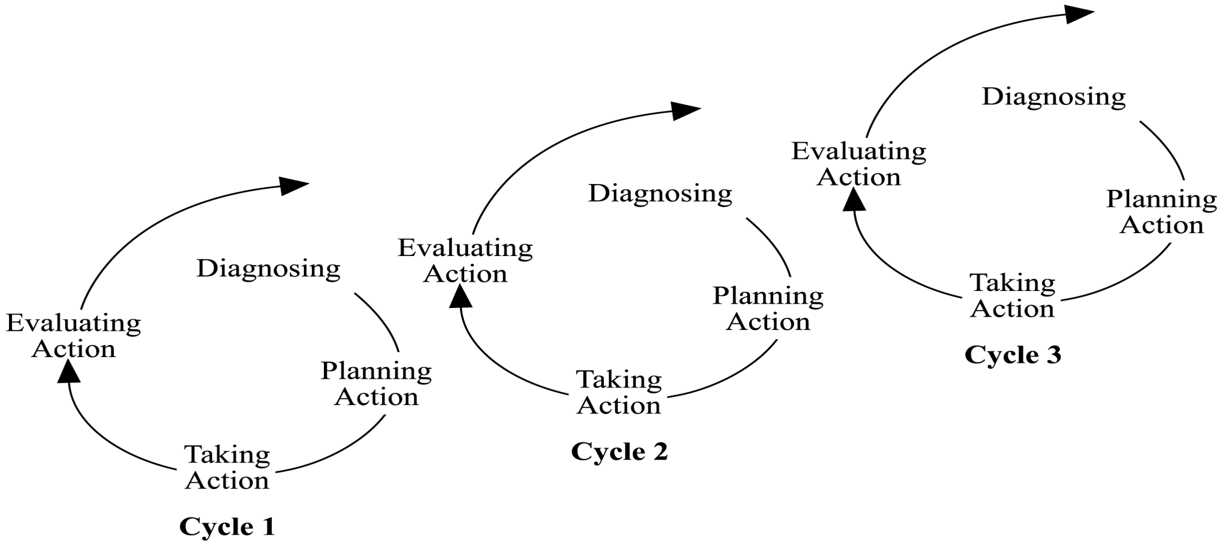
Part of my initial thought process was also, “What do I hope to achieve?” I knew I had to form the LS, but how? What questions should I ask to get the answers my research needed? I referred back to the words of Revans (1982); although not written recently, they were still relevant to my fears about beginning. I asked myself the following three questions:

- What am I really trying to do, first and last?
- What is stopping my organisation and I from doing it?
- What can my firm and I contrive to do about it?

I needed to answer these, and upon critical reflection, I could define my purpose, which was to try and alleviate a critical organisational problem. Further reviewing the literature showed that what was stopping my organisation from doing anything about it was that we lacked the apparatus to collectively address the organisational problem; we did not have a collective learning culture. We were not learning from each other’s strengths to address problems within the organisation (Mumford, 1996). This research will be a step in the right direction to address the issue. I then noted that I am trying to solve my workplace’s problem in real time and that the final joy this elicits should be enough to motivate me.

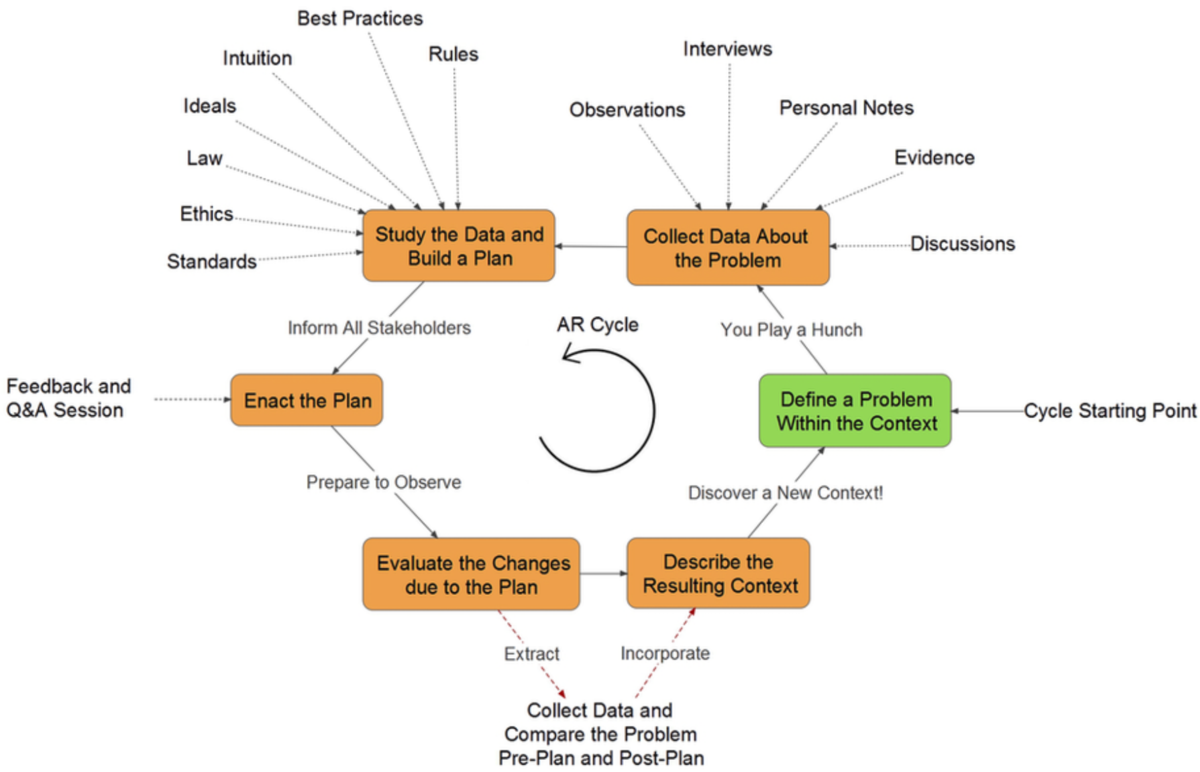
The rest of this chapter will recount the three research cycles undertaken within a single organisation in its quest to avoid failure and ensure it survives and grows. This research used concurrent action research cycles of Diagnosing, Planning Action, Taking Action and Evaluating Action as highlighted in the diagram below: The Action Research framework.

Diagram 5. 2 Action Learning Cycles



Source: Coghlan and Brannick (2001) p. 19

Diagram 5.3: Visualised Research Cycles



Research Cycle The Portable Professor 2019.

5.1 Pre-Learning Action Cycle

Phase 1

- Initial beginning and entry into the project
- Journaling in my DBA Dairy
- Selecting an organisational issue and defining the problem

Phase 2

- DBA Thesis proposal and obtaining approval for DBA proposal
- Supervisor Selection

Phase 3

- Ethical Approval
- Participants' Information Sheet
- Ethics Response Form
- Participants' Consent Sheet

Phase 4

- Initial plans and actions
- Literature Review

- Study the data and build a plan

Cycle one began with the construction of the action research. Here, my research proposal was carried out with my research question being framed after identifying an organisational issue within MGP. This was then followed enlisting a supervisor. Part of the cycle included fulfilling the necessary requirements and submitting the application for my ethics forms to be approved. I ensured that my other forms - such as the research information consent forms, the approval letter from MGP management giving approval for this action research in MGP, the ethics response sheet and the participants information sheet – were ready. All approvals were in line with the ethical regulations of the University of Liverpool.

5.1.1 Planning Pre-Learning Action Cycle

Ethical Approval

Given that MGP is an SME with very little bureaucracy and that the organisation was excited about the prospect of research that could help the organisation, approval for the project was not difficult to secure. Approval from MGP and ethical approval were obtained after submitting the relevant documentation to the University of Liverpool's Ethics Committee. The approval from the University of Liverpool marked the official start of the AR project fieldwork.

5.1.2 The Literature Review

Part of constructing the research involved conducting a critical literature review - described in Chapter Two of his thesis - that targeted collecting data about the problem from previous research and studies. The literature review was done initially at the start of the research to guide the research and to lay the foundation, scope and boundary of the research. As the research progressed - noting that the research cycles ran concurrently - it was necessary to return to review more literature as new perspectives and explanations arose through in-depth reflections, analysis and journaling.

5.1.3 Learning Set

In the formation of my LS that comprised seven persons, two people were owners of SMEs from inside the Shomolu BC; they were chosen because of their outsider perspective. Alongside myself as facilitator, the rest of the participants were MGP staff members, two of whom had worked previously in printing presses within the BC. They were picked because they occupied management positions; they had the authority and ability to implement plans decided on collectively in a democratic process during our LS collaboration periods. Using LS did afford participants an encouraging environment in which to undertake part of the exploratory work needed; the positive environment also allowed them to develop the reflective stance that is imperative for LS members if they are to conceptualise their own role and institution within a policy framework (Graves & Jones, 2006). As is in line with the methodology of LS, the group was small, to aid easy communication (Dilworth, 1998).

I received informed consent from all participants, with them all signing participants' forms. This was not too difficult because almost all the staff within the organisation realised that the business had a critical problem, which appeared to defy all the solutions we had tried. Staff members were excited to get involved in the LS.

In preparation for the first LS, and knowing that I would be asked many questions about the research, I prepared notes on what a BC was, alongside statistics on the failure rates of SMEs generally and especially those located in Nigeria. In addition, because I was apprehensive about carrying out this LS, I reviewed some of the literature on how to conduct a LS. I familiarised myself with the procedures, ground rules and guiding questions, then adapted them myself, giving me more confidence to start the learning set process.

5.1.4 Learning Set Methodology

The LS spanned a period of nine months in total. All physical LS sessions took place on the premise of MGP. The entire WhatsApp meetings were conducted using smart phones.

Table 5.2 Nine-Month LS Cycle

Dates of Session	Duration of Sessions	No of Participants	Type of Session	Venue
04 – 06 - 2018	58.20s	7	Face to face interactions	MGP office
18 – 06 - 2018	1hr 8mins	7	Face to face interactions	MGP office
30 – 07 - 2018	1hr 2m	6	Face to face interactions	MGP office
06 – 08 - 2018	1hr 28 43s	7	Face to face interactions	MGP office
O7 -09- 2018	4hrs Approx. (It	7	Face to face interactions	MGP office

	included the official opening of MGP and a learning set afterwards).			
25 – 09 - 2018	Interactions throughout the months	7	WhatsApp	Unable to verify as it was over the phone for participants outside the cluster.
18 – 10 - 2018		7	WhatsApp	
4 -11- 2018		7	Emailed Reflections	
18 - 12 - 2018 – 06 – 02 - 2019		7		

5.2 Action Research Cycle 1

Diagnosing and defining the problem

- Interviews
- Laying the ground rules for the LS
- Problematisation of the organisational issue within the present context

Planning Action

Taking Action to alleviate organisational issue

Evaluating Action

The first LS meeting took place on the 4th June 2018. Ground rules were established from the onset to ensure that everyone was heard and that there was collective and democratic participation. This was a collaborative process; I showed the rules I found from the Eberly Center for Teaching Excellence. Most were basic rules; some were discarded and the ones below were agreed on by all.

Table 5.3 Ground Rules for Leaning Set (LS)

- Listen actively and attentively.
- Ask for clarification if you are confused.
- Do not interrupt one another.
- Critique one another, respectfully.

- Critique ideas, not people.
- Avoid put-downs (even humorous ones).
- Work toward shared understanding.
- Consider anything that is said in LS strictly confidential.
- Ask questions if you are confused.
- Try not to distract or annoy your set mates.

Adapted from Eberly Center for Teaching Excellence, 2008

There were no issues with the ground rules and thus no negotiation. I explained to the MGP staff that the external LS members were in the team to share valuable information on the workings and benefits of the cluster that would come in useful when trying to resolve the organisational issue under review.

The initial meeting started with introductions. Some members didn't know each other beforehand; I needed to help participants to relax. I took time at the first meeting to discuss the organisational problem, narrowing it down to MGP's growth and survival problem. I also re-highlighted the reason for which they had been chosen, which was that they all either work in printing SMEs or owned an SME in printing within or outside the BC. I explained what this action LS hoped to achieve. I explained that the action LS would enable us to identify the problems facing MGP's growth and survival, aiming to find a collective solution; this would be done democratically, with all voices within the LS being heard. I explained that we would identify and clarify the problem, proffering possible actions jointly, selecting which specific actions to take and then implementing them (Dunphy et al., 2010). I also explained to the two LS members from within the cluster that the project would be valuable in developing their managerial skills in the area of critical problem solving; I did this to maintain interest in the research. I also explained that we would engage in deep, critical reflection on our decided-upon collective actions to see what worked and what didn't, based upon which new actions would be undertaken. I explained that this process would involve repetitive, multiple, concurrent action research cycles, involving constructing, planning, taking action and evaluating action, based upon which other cycles would continue (Coghlan & Brannick, 2014).

We started the second cycle by discussing why MGP after two years is still struggling for survival. The response from participants touched on problems with SMEs in general before focussing on MGP. We agreed that, as a business, MGP was struggling and that something needed to be done. It was agreed that the most common problem for SMEs found within the Nigerian context was poor power supply. This problem was deemed one of the most crucial.

The LS then began dissecting the problems of SMEs, concentrating on MGP. The team was very effective, as all LS members were able to bring both their expertise and past experiences to bear. The atmosphere was mostly democratic, allowing all members to speak. Occasionally, however, heated arguments over a divergence of opinions did occur. The LS had multiple meetings that witnessed deep criticism of MGP's mode of operations and, more importantly, criticism of management. In total, eight action learning meetings were held. The first four meetings were done with all LS members physically present at MGP using an audio recorder for the first three meetings. At the fourth meeting I took written notes, as the recorder was having technical issues. The remaining meetings were done using a WhatsApp group forum as it became more difficult for all members - especially the two from within the cluster - to meet the rest of the group due to the bad traffic congestion in Lagos and the timing issues of getting all LS members to meet simultaneously. Ngaleka & Uys (2013) argue that WhatsApp can be used successfully as a collaborative platform in research to send and receive messages, allowing greater flexibility when physical presence is not possible.

The action learning LS process combined a mix of turn-taking and LS members asking questions or speaking up whenever they had something to contribute. I also tried, however, to encourage all members to speak by directly asking for their opinions on issues raised; I made a point of doing this when certain members of the group had not spoken for a while. The process was one of questioning existing practices and the way things were being done in the organisation; there were also suggestions made about possible solutions and these were eventually collectively developed into plans (Revans, 2011). These meetings led to deep critical reflections that evolved into the 'appreciative inquiry' format (Bushe, 2012; Drew and Wallis, 2014) as the team moved from individual stakeholder goals toward a larger common goal. The team developed a plan, a schedule and required project content as a cohesive team, with all members focused on the common objectives of the project.

> "*We have problems with the power, that we can say is a Nigerian Factor"*

> "*When you are an SME…especially in the first two years of establishment, you first of all think about the factor of electricity*."

> *"It is a power problem, it's static and it's major. It cuts across all SMEs."*

> "*Most times I see most industries, businesses pack up and I feel so bad. If you look at it, if you take time to envisage what the problem is, you discover that power is major to them.*"

> *"Electricity is a major issue. Without electricity we can't do anything completely."*

> *"A place that I have been to, they saw that NEPA (Power Supply) was an issue and diesel is very costly."*

> *"However, these returns can be greatly reduced if there is an acute power problem. You may make a loss."*

One participant argued interestingly that, since reliable power supply is a common problem for all businesses, why should it be mentioned as an issue? The participant argued that the power supply in the area is not as unreliable as it is in other areas within the state, and not bad enough to be a major concern as to why the business struggles. The participant was of the view that the power problem is a problem associated with all printing presses within the state and so personally he didn't think that it could be considered a major reason for the crisis.

> "*Remember that everybody that does printing has electricity issues. That is not as if the problem is peculiar to only MGP and others don't have the*

problem. I personally don't think that the problem we are having is peculiar to us"

This statement led to people reflecting on what other issues could be responsible for the problem of MGP's organisational problem of survival and growth. This led to participants raising issues particular to MGP. Participants believed that the present location of the business is largely responsible for the poor customer base, meaning that we have very little share of the local printing market. There appears to be a relationship between poor customer base and finance. Also, without customers bringing in jobs, income is reduced and so, after a lengthy period of reduced monthly income, MGP was now fighting for survival.

One of the LS members brought up location as being responsible for MGP's problem. Being outside the BC means that one does not get the benefit of walk-in customers; however, MGP was initially established in Lekki *outside* the BC in order to enjoy the benefits of capturing a virgin market. In addition, it was originally thought that, with MGP being nearer to their businesses than the printing cluster, customers would choose MGP because of the convenience, quality of products and services, and to avoid the heavy traffic associated with accessing the cluster. One of the participants who had worked both inside and outside of BCs made the point that being outside the BC does in fact hinder the survival of an SME. To illustrate the problem, the participant shared an experience a pertinent anecdote from the Ikeja printing cluster:

"*Location is a problem … like my former company, when we were in Ikeja the business boomed. Because we were at Ikeja. … when we moved to Onike we lost most of our customers, more than sixty percent of our customers lost. Location is very important. You find it very difficult to get those customers because they are coming from Ikeja to Onike is not very easy, the hold up and so on*"

The first quote underscores the importance of location as a success factor for the survival of an SME in an established cluster. What is uncertain from this discussion is whether the business would still have survived had there not been an established BC. The participant went on to explain that over a period of time they lost about sixty percent of their customers. It was then that the problem of location sank in as the major problem MGP had to deal with. As soon as this participant narrated the story of how they lost over seventy percent of their customers as a result of relocation, another participant who owns an SME within the cluster added:

> *"Where I work before we were never in the cluster, and people come all the way from anywhere."*

This raises the question of why location did not affect their customer base and why the SME in question had been doing well even though it was not located within the cluster. This same participant expressed her belief that being inside the BC does nothing for her business except allow access to skilled labour.

> *"Being in the cluster has not helped me to increase my customers."*

This then spurred the LS to think creatively. If a business outside the cluster is succeeding, then it means that they are doing something that MGP should consider and incorporate into its business model. Another believed that if you are not located within the printing BC then it will be difficult for a full-time marketer to attract customers. This participant linked marketing and business location, but this was not echoed by any other participants. The LS was then asked to take note of the issues together so that the phase of problem enactment could be handled together. This was complied with by the LS.

The next major issue of concern for the business was that of finance. All participants acknowledged the problem of finance in SMEs and in MGP. Those in the cluster concurred that finance is a major factor in the failure of SMEs. All the participants considered finance to be a problem common to all SMEs. Finance was portrayed in terms of difficulty buying equipment and excessive collateral required to obtain loans. In addition, finance would help SMEs to employ skilled staff to improve the quality of their jobs and to use more efficient technology. Interestingly, the issue of technology was linked to other issues. Lack of finance was considered to reduce not only the quality of the work but also the ability to get new customers, because marketing is costly. Also, with poor finances, one participant argued, how can you employ a marketer to increase your customer base?

“We don’t have finance. This particular SME (here referring to MGP) we’re challenged by finance; we don’t have a lot of money. At this point we can’t even afford a marketer.”

“We don’t have lots of money to establish.”

“We don’t have a platform, that is, a good website. That also needs money.”

“When you move from one technology to another, how do you upgrade? Access to finance is going to be a major issue on that.”

“*I think one major problem SMEs are facing is finance as well. Power is there, finance is a major issue. A lot of SMEs are on ground, wonderful machines, excellent staff, but there's a gestation period. During this gestation period, you're not going to come into market today and start making money, you need to have some soft finance.”*

“*We don't have finance. This particular SME, we're challenged by finance, we don't have a lot of money*.”

“*A situation where the bank is giving you a loan at 21% is just-- It is unreasonable. It has to be single digit. We're looking at, I think only Bank of Industry is doing 5% but major commercial banks are doing twenty-something percent and that's not reasonable*.”

“*You're even talking of interest. Some won't even give you at all, they always ask you to bring houses as collateral before they give you loan at all. They ask you for collateral that you cannot even afford. They ask you to either bring a certificate of occupancy in a choice area, which you might not even have access to. You are talking of interest* *that is even a secondary issue, the primary issue is that they are not even ready to give the loan out to you without a collateral which you cannot afford, and they won't ask for a collateral that you have.*"

"*They're asking for certificate of occupancy, they're asking for stuff that you can't afford so you can't even access the finance at all. If you can access it and you're talking of interest you might even say okay, let me go and take it but you can't even access it and it is another major issue."*

Finance is highlighted as a major problem especially in Nigeria because of the lack of easy access to finance - even soft loans - to maintain businesses. The issue that the LS needed to deal with was how can they overcome the consequences that poor finance and resources cause. This would resurface in the planning stage of the action learning cycle. Furthermore, finance was seen to have a direct relationship to other variables like training, employing a marketer and getting technicians to ensure that machines don't break down and work at optimal capacity. However, during the collaboration sessions most of the ideas to resolve small, immediate problems were hindered by poor and inadequate finance to run the business; a few examples of this are highlighted below.

"*Little things, so that little shutdowns are minimised, through to breakdown because most of all these equipment, because we bought them brand new, there are not really big damages and sometimes there are little things you need to just tune, re-calibrate, that kind of thing. An in-house technician is needed to sort those little things out."*

"Can you afford to pay a full-time technician?"

"I don't think you should get an in-house technician. We can't afford it, SMEs can't afford it, and we have to be practical. What about outsourcing?"

When I noticed that the participants of the LS were tilting towards only problems that affected SMEs in Nigeria in general, I suggested we concentrate on the main issue: the reason for the stagnation in MGP, specifically MGP's problems of survival. A new set of issues emerged.

First was the issue of MGP's business structure. One in-cluster participant noticed, in their short time on the premises, that there was no visible structure in MGP:

> *"Another thing that I've also noticed is that there's a structure problem. I noticed that even though we're an SME we started without a structure."*

> "*There is something that you notice. It just occurred to me that I look at a lot of SMEs, I've really never seen an SME that has a business plan and structure, I've never seen."*

> "*What I noticed is, when you're just starting off, you being the owner, you are the purchasing manager, you are the customer service relation, you are the supplier, you are just everything.*"

> *"There is no structure at all, when you're starting. Over the years, you've been able to say, 'Okay' if you did not close down during the first two years, over time, you discover that, 'Okay, I can't be the only one doing everything,' so you start to put things in place, 'I need a customer service relation, I need a purchasing manager, I need this.' That's over the years."*

> *"We're actually talking about the first two years where they don't have a structure is one of the major issues, but over years they do.*"

> "*We just set up our company so maybe we really need to put on a structure*".

"*I just realised that, even though SMEs don't really have structures, you go into big organisations, they have structures, but we don't have a structure. I notice that as a problem now.*"

"Aside that, there is an issue for SME starting with structure. It is very rare for you to see an SME with a structure."

"*It is very rare and it is one of the major problems faced by SME"*

"Another major issue with SME is, there's no structure. I don't know who to report to. I don't know who my boss is. So, it is possible, I leave my station without reporting to anyone. At that point when a customer comes and there's nobody that can actually represent me, it is major and it is a major issue."

"You have to write a contract so you need to get contracts with people that are saying we have this contract with you. We don't do those things, we're not structured in SMEs, we need to do structured things like that."

"I don't know whether you'd agree with me that we don't have a structure"

"Yes, we don't have a structure. We are confused"

"We now realised that we don't have a structure"

Structure appeared to be an issue that almost all LS members agreed MGP was lacking. Even for LS members within the group, one realised that none of them had established a proper structure. From the reflections of set members, the importance of businesses having a properly defined structure was regarded initially as a necessity only for larger organisations. An in-cluster LS member argued that she saw no visible structure in place and didn't have one in her own organisation. In fact, it appeared that they believed it was a rare phenomenon and not one available at the start of the business. When LS members engaged in critical reflection on issues of structure, it was then that MGP members saw the importance of - and need for - a proper structure for the organisation. The problem of a proper structure was only noticed after the reflective collaboration sessions and therefore, until the LS, no one in the organisation saw the need for one. In addition, no one had previously noticed that the organisation was lacking a structure, even though all now agreed that MGP didn't have one. Furthermore, structure was seen by the group an issue that did not occur naturally at the start-up of an SME, but something that is incorporated over the years as the business grew. A clearly-defined business structure, as LS members observed, is an issue that appears not to occur to SME entrepreneurs at start-up or while planning an SME, but rather as the business grows, or - as one contributor noted - when business owners realise that they simply cannot do everything.

Closely linked to the issue of the non-existent structure in MGP as a vital aspect of the growth and survival problem was the issue of poor management expertise. It is not that the management were not well-educated, but they themselves acknowledged that they lacked the prerequisite knowledge to manage a business properly. This is evident from the absence of a well-defined business structure. In addition, the LS critiqued their present practices as falling short in multiple areas, as highlighted below:

> "*I also think that, as a LS, we've been coming together but I noticed that we as an organisation don't have meetings. That is something that we really need to do.*"

> *"We didn't have a business plan. We saw an opportunity and just jumped at it."*

> *"I think what happened was that we followed our passion, there was a strong passion to do this and we went ahead and did it, and the first one or two jobs we did, we had these successes and maybe we got carried away with it."*

"Could it also be that we lacked the managerial expertise where we started?"

"Obviously, there were things that I don't think that we had enough managerial expertise when we were going into the business, so that is a major problem. I think that the managerial expertise was a bit lacking because first of all, we didn't know about the business."

"*Most of us don't really know much about the business plan. Just like one person said, do you have any idea what a business plan should do for him? "*

"*Okay, because as you see why, we are a small business, we don't have ID cards. The little things that will make you as if you belong.*"

"I think that also, one of the problems that I'm noticing is that, why are we reluctant to effectively cost? I think it is also poor costing. You don't have to put excessive margins, but you have to… cost-effectively. Maybe, that's what SMEs are not doing right. It is the problem of not costing, or the fear of saying, 'If I put this, they will run away,' but if you're not incorporating all your cost, you're likely to fail even before the first six months of business."

"*I also think that, even though we don't have money, maybe we need to invest in the environment, the ambience."*

"One of the other problems that I noticed is that in MGP, there's no successor plan."

"I also think that we have a problem in SMEs that you need to get somebody who follows up on your machines or things like that, someone that goes to go and meet these guys because we don't have

> *someone that deals with the operation, someone that oversees this, your equipment."*

It is difficult to fathom that any business, no matter how small, would not have meetings. It was only after the LS group was established that the main management flaws became apparent. It was obvious that none of the management staff saw the importance of having regular meetings. Meetings occurred, but these were not formally planned or defined as part of the procedure of running a business. Until the LS collaboration sessions, the SME entrepreneurs and management staff did not realise that there was no division of labour; neither were there formal laid-down procedures to run the office. Almost all the participants remarked upon the lack of a formal structure or a business model to run the business.

Another issue raised by most of the LS participants who worked in MGP was the issue of poor customer service and the non-existent feedback mechanism. Customer service was emphasised as an area of serious concern. One of the more junior management members raised the issue of poor customer service. The participant argued that MGP's customer service falls short of what comparable organisations provide . The participant argued that, in his former place of work, noted from studying competitors, it was important to constantly keep in touch with customers. The LS member argued that this ensured return custom and provided a form of feedback from customers on the quality of products and services received. The member also added that since he started working in MGP he found customer service provision to be lacking and under-utilised.

> "*One of the things I see since I came to this place, I don't know of the kind of customers you people have before, but at least we need a customer care representative that will be calling them, how are you doing? How is your work? How are things going? Not even to find out how the customers business is doing?*"

> "*Yes, because a feedback mechanism is actually an after-sales support. If you don't know what the customers like and if they have issues or suggestions, or are they satisfied? Are they okay? Will they*

come back? Will they use their words of mouth to tell their friends, their relatives about us? So, it is an after-sales support and it is going to really, really help, if we look into that."

"*No customer care, we don't have good customer service? So there's a problem of customer service. Okay, that is a good point, no customer service.*"

"No customer service."

The same LS members opined that there is a need to maintain dialogue with one's customers to ensure they are reminded of the services and products that the business provides. Furthermore, without a feedback mechanism in place, some LS members argued that it would be difficult to improve one's products and services. An effective feedback mechanism, it was argued, is essential for learning and correcting errors and issues encountered by customers. Such a mechanism would provide a channel for enhanced customer service and an efficient source of feedback, from which a business can both improve and enhance itself as a learning organisation.

In addition, the LS brought up the need for more effective training on how to use company equipment. Better training would allow for staff members to be trained on more machines than the ones for which they are presently trained; this would allow for multi-tasking. It was thought that this could help reduce the financial burden of employing new staff.

Another important concern was the need for more effective advertising and marketing. Yet, the LS noted that the reason for ineffective advertising and marketing was MGP's poor financial situation. Despite acknowledging this, some LS members nonetheless put forward a compelling argument that that not all advertising requires huge financial input. In fact, some participants argued that there are forms of advertising that have been proven to be cost-effective, based on the participants' individual past experiences in formal organisations where these forms of advertising had worked. This included advertising on the different social media platforms such as Instagram, WhatsApp, Facebook and the use of an official website. These are highlighted from the quotes below.

"Another way of bringing our quality to our customers is to advertise"

"We need to advertise that's I have noticed"

Finally, all members mentioned industry-wide issues with the suppliers of printing machines. The after-sales service was very poor and often, as one of the LS members said, even when employees had the required expertise to repair minor faults with the equipment, they were often reluctant to do so because of fear of reprimand from suppliers; the suppliers did not want to repair the machines once company employees have attempted repairs. Further, some of the suppliers were found to be fraudulent; they supplied bad equipment, which has had a detrimental effect on the effective operations of MGP.

> "*This problem also is far reaching because even the suppliers of these machines, our suppliers, if you notice sometimes they're not able to service us the way they should really service us*"
>
> *"For instance, when we got these machines that's one of the problems I noticed especially the BIZHUB, their engineers were not even fully knowledgeable about the machines and why are they not knowledgeable about the machines?"*
>
> *"We're short changed. Definitely, we're short changed by suppliers. Look sometime a customer comes in and says, "I want this colour." You send it into the machine, you can't get that colour. The engineers at that time didn't even know what to do to be able to get that shade of colour."*
>
> *"Sorry, just hold you there, what you say about the calibrations that we didn't know, the engineers themselves didn't know."*
>
> *"We don't have support good support system."*

"Even some of the engineers, they came around and they noticed our machine was not calibrating, the computer was not calibrated, they could not tell us the problem and we keep printing."

"It is also that we're not having technical support. We have bad technical support."

"Bad technical support."

The effect of poor after-service took a toll on MGP operations and was mentioned by numerous LS members; it was an issue that they felt needed addressing in order to achieve smooth, uninterrupted production. The LS observed that there really was no formal forum to deal with business and office issues. These failures had taken their toll on the effective running of the business, as office issues were often left unresolved. When we had finished all the LS sessions related to action cycle one, we summarised all the issues and challenges reported; these, we felt, were the reasons for MGP's challenges and the lack of growth of MGP.

Table 5.4 Personal Reflection II on Action Cycle

In this account of my reflective practice, I would like to share my experiences of facilitating the first cycle of critical reflections with the LS. The LS comprised entrepreneurs from within the Shomolu printing cluster and members of the management of MGP, a small business struggling to make changes to alleviate the 'wicked' organisational problems threatening both the survival and growth of the company. Although I have a Masters in Business, the truth is that the degree did not, in retrospect, prepare me practically for the start-up of a small business. Likewise, I was not very confident that I could facilitate the LS effectively or that I had the prerequisite skills. The response from the LS took me by surprise; I initially expected - from my reading - that hosting a learning set could trigger anxiety, stress and high levels of frustration (Robertson & Bell, 2017). This, however, was a learning set that hit the ground running, ready to discuss ways to deal with the varied issues that found MGP threatened by survival and growth issues. The learning process was smooth; any dissentions were civilly dealt with and decisions were made and agreed upon only

after in-depth critical reflection in a safe learning environment full of critical thinking and organisational learning. The enthusiasm level was quite high, everyone excited and eager to contribute; this enthusiasm was because all the participants felt they had a vested interest in positive outcomes for the organisation.
Throughout the LS sessions the members became extremely encouraging of each other, with all members partaking in the reflective process and producing very important insights. Although sometimes members of the set seemed to espouse opposing opinions, any disagreements were wholly reflective (Shepherd, 2016).

The first cycle was about enacting the problem: where were we as an organisation? I found that while we were all reflecting on the same organisational issue, we had different interpretations of the problem. What held true for me was the statement of Walsh & Clegg (2004: p. 334) quoted below.

> *"Discrepancies in the views held by individuals are not sources of invalidity or 'noise' in the data; rather, differentiation reflects the nature of reality. People hold different interpretations. … Especially in complex systems, individuals … are likely to construct quite different views on how the system works, what may be wrong with it, and how it should be improved" (Walsh & Clegg, 2004: p334)*

I found that management staff who ordinarily never spoke or made suggestions as how to improve the business, now felt at liberty to express themselves and make constructive criticisms of management practices. I found myself reflecting on my management practice. The first cycle of the action learning saw us engaging in reflective practice on the present state of MGP and where we are as an organisation. We reflected on what was done wrongly and what has brought us as an organisation to the verge of collapse. I encouraged LS members to express how they understood MGP's problem. This approach was in the first LS cycle and was mostly non-directive, encouraging high levels of autonomy (Shepherds, 2016) while engaging in a sense-making process of what had got MGP to where it is. This involved extracting cues and *making plausible sense retrospectively, while enacting order into its present state (Weick, et, al., 2005). From the first action learning cycle, some of the organisational issues expressed included:*

- *Electricity*
- *Finance*
- *Organisational structure*
- *Lack of Managerial expertise*
- *Training*
- *Lack of effective advertising strategy*
- *Inadequate training*
- *Lack of skilled labour pool*
- *Poor customer base*
- *Non-existent organisational structure*
- *Lack of business model to guide effective running of MGP affairs*
- *Poor costing of products and services*

All reflections of the initial reflective cycle as I observed them were honest, critical but, more importantly, very constructive, especially in trying to establish where we were as an organisation.

Having reflected deeply with the LS and having raised the various issues hindering MGP's growth and survival, I found that, as a researcher and scholar-practitioner, I had deepened my skills in reflecting on organisational issues. What I took away from this cycle was the need for management practitioners to engage in deep reflection when confronted with organisational issues; this could prevent organisational crises deepening and further enhance understanding of the organisation. I found this cycle to be open to what I now understand better as experiential learning through the open critique of managerial practice. This was enhanced by the sharing of ideas in a democratic, collaborative process.

Pre-planning cycles.1 Action Cycle 1: Planning the Action

The completion of the first reflective cycle led to the beginning of the next cycle, which was the action planning stage. All planned interventions were dependent on the problems identified, and the change process was based on interventions created by collaboration with LS members. A holistic, strategic plan was formulated based on the various issues raised while in cycle one. This process required changes to be made to the organisation. Of note is that we were unable to formulate plans for all issues the LS raised, but as a group we were able to plan actions for most. This section will highlight the actions planned by the LS.

The first critical issue was how to increase our share of our present market; therefore we tried to initiate a plan to increase our customer base. We had, in our initial reflections, highlighted the need for people to know what we do as an organisation and to create that awareness. The first action planned was an official opening for MGP. Noting that MGP is a printing press, we decided to showcase our work through the opportunity of an opening event by printing quality invitation cards to invite both present and prospective customers. Additionally, the opening as agreed by the LS should first start by making our working environment eye-catching enough to attract walk–in customers or passers-by. The LS had agreed that there was a need to have a more visible and prominent signage before the opening. This was agreed; it was a cheap, one-off cost that would serve as continuous advertising. In addition, to attract more customers, we needed - as an organisation - to create a social media presence. The phrase ‘social media’ is interchangeably used with the phrase ‘social networking’ and ‘Web 2.0’ (Stockdale, 2012). Looking for empirical validation, a further literature review was undertaken regarding SMEs and social media. Giving credence to our plan of action, Derham et al. (2011), asserts SMEs can use social media but it should be limited to marketing and customer relationship management. They further argue that social media is particularly suitable for SMEs because of its negligible cost, low barriers to participation and low level of IT skills required. MGP therefore decided to embed these in the first action plan.

Action Plan 1

To develop an advertising strategy to create awareness of the organisation, the quality of our products and services and a platform to interact with both present and prospecting customers.

- Official opening of MGP
- Building and erecting an imposing signboard to attract walk in customers.
- Creating social media presence for the organisation.
- Building an official website to start e-commerce and provide an avenue for feedback from customers.

The second plan was to create a structure for MGP as hitherto MGP did not have a well-defined structure. Arguably, MGP had no structure. The issue of structure in MGP became important because of the problems of survival and growth. Browning (1991) aptly posits that one important influence on the development of an organisational structure would undoubtedly not have come into existence without a tragedy. The present problems gave rise for the need to create an effective organisational structure that would encourage effective communication from top to bottom and to put a system in place that holds people accountable, ensuring smooth running of all departments. The LS felt there was a need to separate the organisation into different departments – each with a departmental head - for effective supervision of personnel, products, services and operations. This was necessitated by the increase in staff numbers from seven to fifteen. Supporting this, Meijaard et al. (2002) argue that the instituting of an organisational structure is unmistakably an important determinant of the performance of firms. In addition, an organisational structure can have an effect on organisational measures of performance, such as profitability or promptness in adopting productivity-enhancing innovations (DeCanio et al., 2018). Meijaard et al. (2002) further maintain that theoretical claims for this support can be found almost anywhere. Unfortunately, variations in the organisational structures of SMEs are often unacknowledged; most research investigating SME organisational structures has a limited empirical base and is rarely included in empirical studies (Meijaard et, al., 2002). As a learning set we sought a plan of action to develop an effective structure for MGP, noting its size, product offerings and services in relation to the internal and external environment of the organisation. We also jointly agreed that it should be a simple, workable structure.

Action Plan 2

To put in place an organisational structure for the organisation that takes into cognisance the size of the organisation, the available technology within the organisation, our meager financial resources, our internal and external environment and the nature of the products and services rendered by the organisation. In addition, it would ensure the following would ensure the following:

- Functional and simple.
- Well-delineated and functional departmentalisation.
- Well laid down job descriptions.
- Optimise organisational procedures.
- Lay down coordination mechanisms and authority boundaries of control.

The third action was to find a way to leverage free training for staff through the use of MGP's present suppliers to acquire the much-needed training without adding extra financial burden to the organisation. The idea was to establish a new strategy of multi-tasking; this would reduce the need for employing new staff, as additional specialised skills are required that are not currently available within MGP.

Action Plan 3

Develop a training strategy that will allow for multi-tasking, which will in turn reduce additional cost of employing new staff to meet skill shortage presently in the organisation. The concept of this training strategy was threefold.

- Firstly, to approach present suppliers of our equipment for free training.
- The training was to be jointly done, in order to eliminate issues that had arisen in the past with skilled professionals being absent from work.
- The last part of the strategy was to start a mentoring process within the organisation. This ensures that fresh and unskilled staff are trained to improve both motivation and teamwork.

The fourth plan of action was to develop a strategy to deal with managerial shortcomings and the lack of managerial expertise. The LS felt that, if this was adequately addressed, it would improve the efficiency of MGP and improve MGP's chances of survival and growth. Kubisz (2010) suggests that some SMEs may have problems in areas such as assessing and planning their human resource needs, alongside a more general problem with day-to-day business planning. I observed from the collaborative LS that there were definitely problems in the areas of costing, financial management and effective decision-making when dealing with everyday organisational issues. The LS looked critically at the issue of outsourcing to deal with areas of skill deficiency especially where MGP did not have the financial resources to employ full-time staff to meet the skill shortage. The planning for this was a holistic, multi-variant plan, which is analysed below.

5.2.2 Cycle 1 - Taking Action

The adopted process of planned change was a focused change, one that targeted a few key (Coghlan & Brannick, 2012, p.64) issues identified by the LS. It was to be implemented by the whole organisation. Having grouped the key aspects of change into different plans, a LS member was assigned to work with a select few staff members to handle the planned change except in the case of the opening, which was to be handled by the whole staff team.

Action plan one was the official opening. The first thing we did was to improve the ambience of the work environment. Initially when the business was set up the organisation was unable to paint the fence walls; this meant you were unlikely to notice the building because it was rather unattractive. We decided to use direct labour, as MGP did not have the financial resources to outsource the painting of the office's external and internal walls together. We then contracted out the manufacture of the new signboard; the design was done by the graphic artists that work within the organisation. As mentioned earlier, the original signboards were uninviting. Below are the before-and-after pictures of the MGP signage just before the opening. In fact, the signage was erected just the night before the opening; we tried to organise the opening within two weeks of the day it was planned.

The opening also involved reproducing copies of old job orders, as the LS democratically agreed that MGP should use the opening to get as much mileage out of previous successful work as possible. Additionally, new designs were produced for both old and prospective customers to view. Of important note was that two LS members who were not MGP staff also participated in designing new products to showcase at the opening. Here we drew on the power of networking with fellow printers, which was a new and rewarding experience for our organisation.

Table 5.5 Personal Reflection III

Reflecting on the preparation for the opening, I realised that as an organisation we should capitalise on the expertise of experienced professionals when we have a special project. It was with this in mind that I decided to use one of the LS members who is a very experienced entrepreneur in printing and has a wealth of experience of over thirteen years of managing a small printing SME that eventually grew into a big business before her departure. I spoke with two other members of senior management and this idea was included in the agenda for the next staff meeting. I found that knowledge comes from the actors here being LS members, engaging in experiential learning cycles by experimenting in real-life situations (Kolb 1984; Raelin 2000). Coghlan (2007) argues that action research leading to action learning evolves through a process that is enacted in a spirit of collaboration and co-inquiry. While reflecting on this action, I realised that solutions are

proffered, new ways of doing things are established and can be introduced as a new way of managing; this has helped to resolve a critical part of MGP's organisational issues. What was initially difficult for the team and staff to do was to expose their current thinking to alternative re-framing (Coghlan, 2007).

For the opening, three vital outcomes were desired.

- The first was to showcase the quality of our products and services, and portray an organisation that attains a high level of innovation.
- The second was to try and increase our customer base by doing direct marketing through our exhibitions.
- The third was to encourage walk-in customers through the new, bigger signage and a nicer-looking external environment of the physical office space.

The invitation card created for the opening was a new addition to our product offerings. We created a laser card that served both to show the quality of our products and to establish in the minds of our present and prospective customers the level of innovation attainable by MGP.
Below is the evidence of the action planned and carried out for the opening. Figure 1 shows the pictures of the wall branding of the office interior. The canvasses portray the use of colour in an imaginative, innovative manner.

Diagram 5.3: Inside Wall Branding of Office Interior.

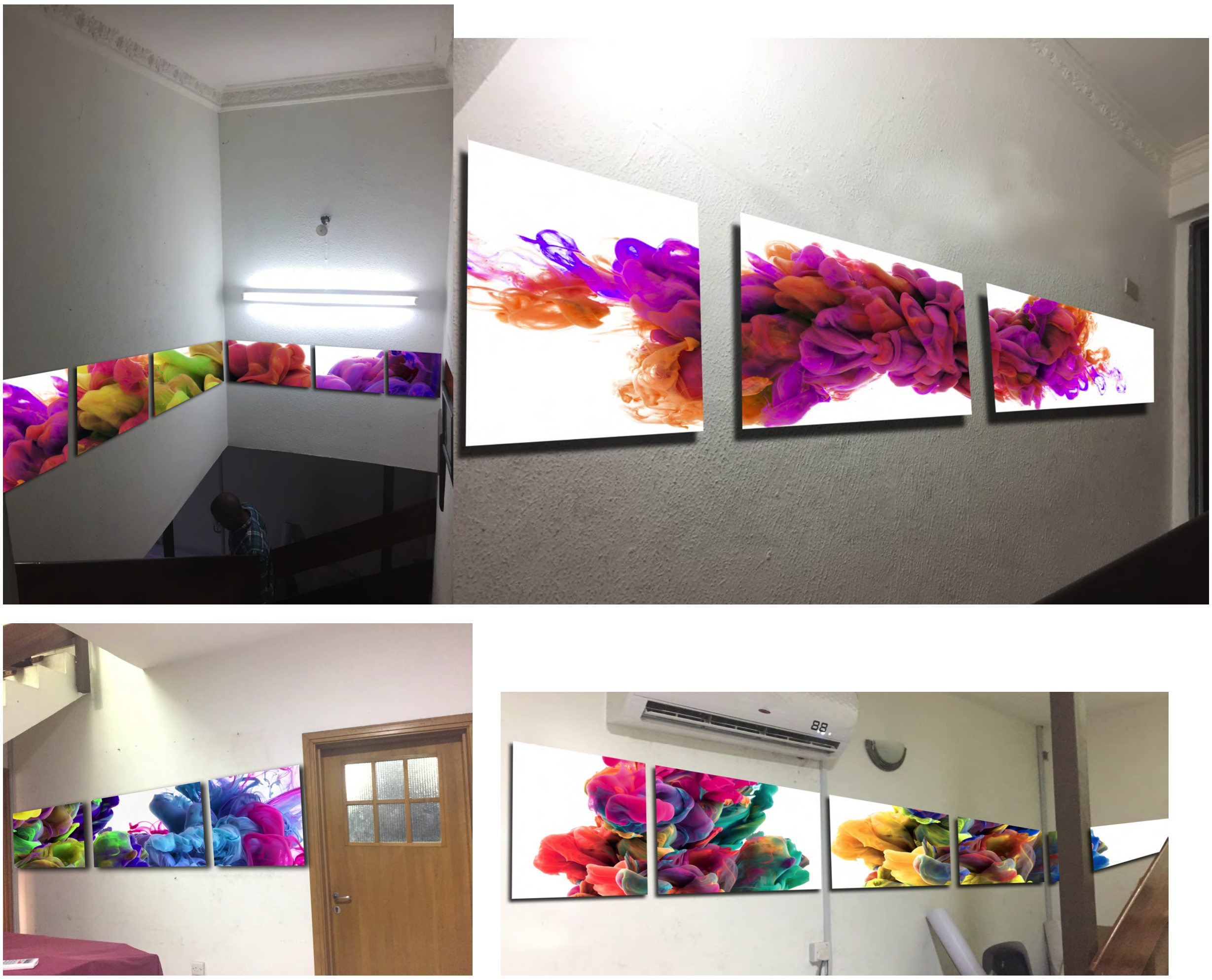


Diagram 5.4 Showcases the Improved and Bigger Signage to Attract Walk-In Customers

Old

Old

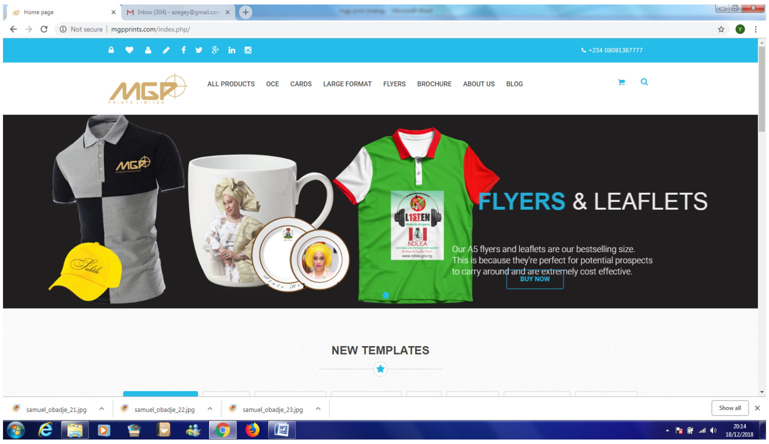
New Signboard

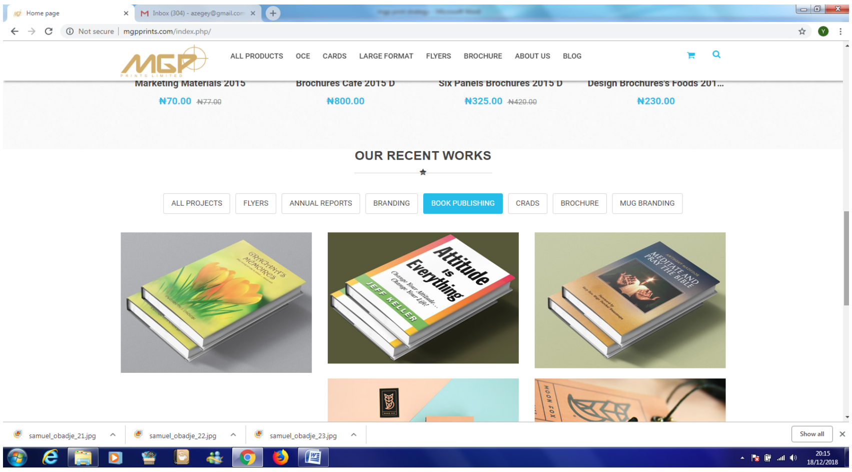
Diagram 5.6 Shows Old and New Brochures Launched on the Day of The Opening

Old New

Diagram 5.7 Showcases Exhibited Products and Services Provided by MGP

Diagram 5.8: MGP's Interactive Website





Part of the first action plan was to create and maintain a formidable social media presence; the first task was to design an official website for MGP and then, as a management team, we agreed that it would be a good idea - having added the photography component - to have different Instagram pages for the printing and photography. The staff within the organisation created account names that were agreed upon by the team members working within each department and finally both account names were approved by management. The social media presence, upon further reflection and research, was found to be a useful tool for marketing and a platform for receiving customer feedback on our products and services. Actually, Gümüş & Kütahyali (2017) remark that it appears inconceivable for SMEs not to adopt this social media platform, which offers greater advantages than traditional mass media in terms of cutting cost, attaining and tracking more customers and providing greater interaction. The desired outcomes are highlighted below:

- Creating awareness and enhancing MGP's product and service brand.
- Building up brand reputation, boosting business profile and fostering customer loyalty.
- Developing and promoting new and greater marketing opportunities
- Better understanding of customer behaviour
- Increasing, promoting and accelerating product marketing
- Achieving sustained dynamic marketing
- Improved networking with target market as well as potential customers.
- Improved sales and sale opportunities

MGP built an interactive website and adopted the use of two social media platforms: WhatsApp and Instagram. These two were agreed on for the following reasons: firstly, no IT qualifications are required to run it efficiently, and secondly, it is virtually free.

5.2.3 Evaluating the Action in Cycle 1

Table 5.6 Reflection IV on LS After the Social Media launch

The official opening of the company created a lot of awareness but that is not enough. One of the things we did to attract our clients was to design a dynamic website, http://www.mgpprints.com. *This website means our clients do not have to come to our office before placing orders. They can interact with us and place orders.* *For now, the website is yet to be integrated with a payment gateway; however, clients can visit our site, select products and send us emails or make phone calls. We then check their orders, print them and send them via courier.* *Another marketing strategy we adopted is the sharing of flyers. We also have marketing personnel who go from office to office to tell others about our company.* *We make maximum use of Instagram by constantly updating our Instagram page with new pictures of our jobs. We try as much as we can to follow other people on social media so that we can advertise our services to them.* *We also registered our company with Google My Business. Google My Business is a free service offered by Google.* *For this service, Google officials interviewed us, documented our services, took*

photographs and videos of our interior office and ranked our company high within our area. Our contact information and a map showing the location of our office was also documented by Google.

This is the most cost-effective service we employ to make sure our existing clients and new ones know about us and our products and services.

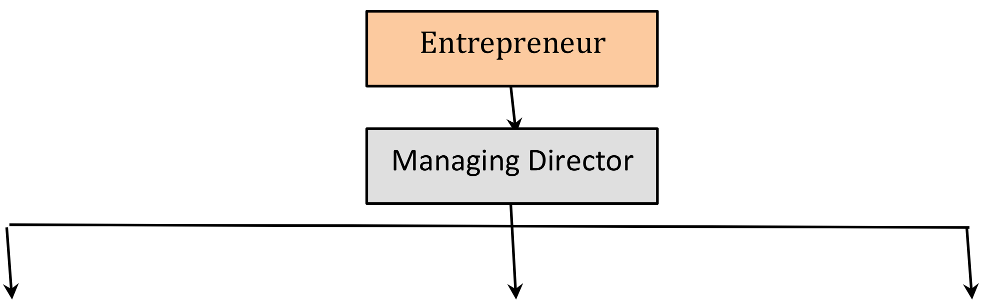
The LS provided a platform for MGP to think outside the box. As a team, we are now beginning to think creatively in terms of doing more without incurring too much financial cost.

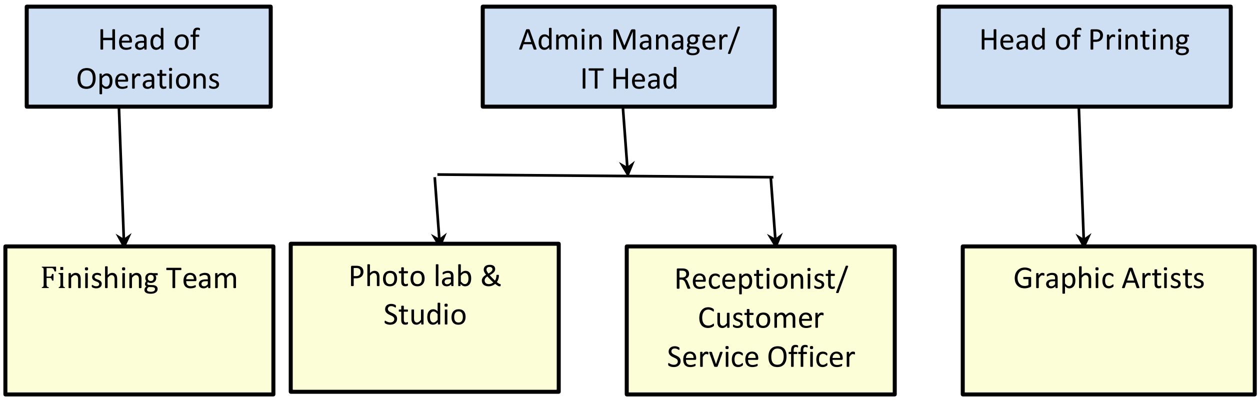
5.2.4 Organisational structure for MGP

MGP has only fourteen staff, meaning that to effectively run the organisation, staff will have to multi-task in order to cover all critical tasks. Eventually, with the help of the LS member who had a wealth of experience in managing an SME printing organisation that she grew into a formidable business, the structure highlighted below was put in place.

In addition, after much discussion with the MGP management team, the photography printing component of the business was given a different name - Subtle - to make the product brand easier to sell and market. This helped to make one of the main products within the organisation easier to manage. Based on this, the LS agreed that the signage for Subtle should be made more visible. What MGP did then was to market the photo lab as a product of MGP.

Figure 1 Organisation Structure developed for MGP





5.2.5 Functions of Different MGP Staff Positions

Detailed functions of various positions are in the appendices.

As part of the plan to optimise organisational procedures, the LS agreed that, in the case of jobs for which MGP did not have all the prerequisite skills to complete the work to the highest industry standard, the company would outsource the relevant portion of that production, with the outsourcing appropriately costed and added to the production cost. The draft structure of this was developed by me but revised by the whole LS to ensure buy-in.

With the establishment of a structure and the introduction of management meetings, MGP could constantly discuss the trends in its external and internal environment which, upon in-depth critical analysis of the actions taken, I found were essential for SMEs to succeed. This was not to say that all the problems disappeared overnight, but the organisation became more focused and structured. The LS had provided an insight to how not to run an SME and stressed the importance of a formally defined structure, no matter how large or small a company is. This is an area highlighted by the LS as being essential to the success of any SME.

5.2.6 Training Strategy

In developing a training strategy, the LS was very conscious of the financial constraints affecting the organisation and that therefore they needed to think innovatively. Eventually, during the collaborations with the LS, they suggested getting training from the equipment suppliers as part of providing support for MGP. On behalf of MGP I approached the suppliers of both the photo lab equipment and the digital printing equipment.

Plan 3

Develop a training strategy that will allow for multi-tasking, which will in turn reduce the additional cost of employing new staff to meet the organisation's current skill shortage. The concept of this training strategy was twofold.

- The first step was to approach the present suppliers of our equipment for free training.
- The training was to be jointly done to allow for issues that had arisen in the past when skilled professionals were absent from work.

By using our suppliers to deliver training to enhance staff skills, MGP was able to deal with two important issues. Firstly, having received more training, MGP workers could multi-task. Thus, we could get the required skilled staff that MGP lacked without incurring extra costs; this is important since SMEs have restricted finances. It was observed that training has a direct impact on efficiency while at the same time reducing the need to employ more staff. It is also equally important to note that, by training staff, areas of skill deficiency were solved by capitalising on free staff training delivered by our suppliers.

Plan 4

In the area of accounting development and financial prudence, an accounting template was to be developed to ensure the effective costing of goods and services. It was also agreed that an outside expert should review our everyday operations, and put in place a financial management structure. This is to ensure seamless management procedure and strict financial control.

Table 5.7 Reflection V on Planned Actions

Having carried out the planned actions. I have come to understand the need for SMEs and their entrepreneurs to think innovatively. One of the preconceived biases I had about

SMEs was that SMEs fail because they lacked the funds needed to invest in their business to ensure survival. . Coghlan (2006) observes that researchers might believe they know the answer and therefore not subject their current thinking to alternative re-framing. Of equal concern to me was my pre-understanding of SMEs. On a few issues concerning SMEs my pre-assumptions were faulty. This got me thinking about how many other entrepreneurs run their businesses on faulty assumptions. Critical reflection on my assumptions exposed the errors in my thinking at the time. I realised that, without knowing it, SMEs fail to tap into the creativity, experience and knowledge of their employees because unlike large organisations, SMEs do not have a separate department for research and development. I realised, upon critical reflection, that MGP, like other SMEs, fell short when it came to having a proper structure to guide the running of their businesses. I also realised that, until the LS, there was a lack of communication within MGP that prevented the problems and vision of MGP being shared. Although this was addressed by the LS with the establishing of staff meetings, I did not recall during the LS that any of the entrepreneurs within the LS had staff meetings either. Furthermore, I have now come to appreciate the observation of Deakens & Freel (1998), who argue that strategy development within SMEs and their entrepreneurs has been limited, with operations being managed on a day-to-day, fire-fighting basis. This, unfortunately, has often been the case in my experience; managers of SMEs do not look at an SME as a complex system and therefore simply deal with issues as they arise. Now, upon critical and deep reflection, I realise from the actions and the issues dealt with during the research cycles that, no matter what size an organisation is, structure, strategy and a business model have to be put in place if the organisation is to succeed.

5.2.7 Financial Management Structure.

MGP resolved to take action regarding the adoption of accounting software to ensure the effective costing of goods and services. It was decided to scout for a free costing template that would be appropriate for the costing of jobs carried out in MGP. It was during the discussion on how to take this action that we discovered that an insider had a prototype-costing template. This had been given to a member of the LS and MGP and was in turn redesigned to create a similar template tailored to MGP's needs ; this template took into account the variables at play in products, service and operations and these were incorporated into the appropriate costing software that we needed. The costing template is attached below. It considers materials, human and electricity costs and the cost of all the printing processes and procedures that go into the production of goods and services. For the first time, MGP discovered that we had under-costed some jobs because some costs were not incorporated; his was because some costs can be easily forgotten or ignored if there is no template to follow.

Table 5.8 Costing Template for MGP

	Project Number:			Prepared by:										Band	Rate	Month
	Project Name:			Checked by:										1	4,000.00	560,000.00
														2	1,600.00	224,000.00
	Date:													3	800.00	112,000.00
														4	550.00	77,000.00
	DO NOT MAKE ANY AMENDMENTS OR ADDITIONS TO THE SPREADSHEET OR FORMULAS													5	475.00	66,500.00
														6	315.00	44,100.00
	B61	NAME	BAND	QTY	UNIT	RATE (Hr)	COST	SUB TOTAL	B61	Week 1						
									Days of week	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
x	**Management**								Management							
	CEO	Roli	1	27	Hrs	4,000.00	108,000		CEO	7	7	7	3	3		
		TBC	2	0	Hrs	1,600.00	0		0							
		TBC	4	0	Hrs	550.00	0		0							
		TBC	2	0	Hrs	1,600.00	0		0							
		TBC	4	0	Hrs	550.00	0		0							
		TBC	3	0	Hrs	800.00	0		0							
								108,000	0	7	7	7	3	3	0	0
x	**Staff**								Staff							
	Designer	TBC	4	31.5	Hrs	550.00	17,325		Designer	7	3.5	3.5	3.5	3.5	10.5	
	Cutter	TBC	3	21	Hrs	800.00	16,800		Cutter	7	3.5	3.5	3.5	3.5		
		TBC	3	21	Hrs	800.00	16,800		0	7	3.5	3.5	3.5	3.5		
		TBC	3	21	Hrs	800.00	16,800		0	7	3.5	3.5	3.5	3.5		
		TBC	4	21	Hrs	550.00	11,550		0	7	3.5	3.5	3.5	3.5		
		TBC	4	21	Hrs	550.00	11,550		0	7	3.5	3.5	3.5	3.5		
		TBC	5	21	Hrs	475.00	9,975		0	7	3.5	3.5	3.5	3.5		
		TBC	5	21	Hrs	475.00	9,975		0	7	3.5	3.5	3.5	3.5		
	Intern	TBC	6	21	Hrs	315.00	6,615		Intern	7	3.5	3.5	3.5	3.5		
	Intern	TBC	6	21	Hrs	315.00	6,615		Intern	7	3.5	3.5	3.5	3.5		
	Intern	TBC	6	21	Hrs	315.00	6,615		Intern	7	3.5	3.5	3.5	3.5		
	Intern	TBC	6	21	Hrs	315.00	6,615		Intern	7	3.5	3.5	3.5	3.5		
	Intern	TBC	6	21	Hrs	315.00	6,615		Intern	7	3.5	3.5	3.5	3.5		
		TBC	6	0	Hrs	315.00	0		0							
		TBC	6	0	Hrs	315.00	0		0							
		TBC	6	0	Hrs	315.00	0		0							
		TBC	6	0	Hrs	315.00	0		0							
		TBC	6	0	Hrs	315.00	0		0							
								143,850	0	91	45.5	45.5	45.5	45.5	10.5	0
x	**External consulatants**								External consulatants							
	Designer	TBC					50,000		Designer							
	Setter	TBC					25,000		Setter							
	External printer	TBC					150,000		External printer							
		TBC							0							
								0								
x	**Materials**								Materials							
	Paper						10,000		Paper							
	Cardboard paper						5,000		Cardboard paper							
	Ink - printer						15,000		Ink - printer							
	Ink - wide format printer						25,000		Ink - wide format printer							
	Gold foiling						10,000		Gold foiling							
	Binding						5,000		Printing							
	Photocopying						15,000		Photocopying							
	Printing						10,000		Printing							
	Wide format printing						11,600		Wide format printing							
	Fuel (generator)						50,000		Fuel (generator)							
	Die cutting						75,000		Die cutting							
									0							
									0							
	Other								Other							
							total	231,600	0	0	0	0	0	0	0	0
x	**Summary**								Summary							
	Total Costs						483,450		Total Costs							
	Contingency			20	%			96,690	Contingency							
	Grand Total							**₦580,140.00**	Grand Total Hours							
									Grand Total Costs							
	Grand Total (Rounded)							581,000.00	Grand Total (Rounded)							
x																
	Summary															
	Management	₦108,000.00	18.62%													
	Staff	₦143,850.00	24.80%													
	External consultants	₦0.00	0.00%													
	Materials	₦231,600.00	39.92%													
	Subtotal	₦483,450.00	83.33%													
			0.00%													
	Contingency	₦96,690.00	16.67%													
			0.00%													
	TOTAL	**₦580,140.00**	100.00%													

To ensure seamless management procedures and a strict financial control process, we enlisted an external accounting firm to study MGP and write us a financial control proposal. At the time we contacted the accountancy firm, MGP did not have the financial resources to pay for the proposal. MGP therefore made an offer: if the accountants did the proposal for MGP, we would then employ them as the official external accountants for MGP. This they agreed to and, after studying MGP closely, they gave us a proposal for strict financial control which would avoid the loophole of fund diversion; MGP deals with multiple small-cash jobs which, if not properly monitored, could see the organisation losing funds. The proposal report is attached as Appendix 2. The use of the costing template ensured that MGP has all its costs covered and that a margin of profit could be added to the jobs. This has helped MGP to enjoy a healthier financial status. In a bid to be competitive, we had under-costed a lot of MGP jobs and this had negative implications for the organisation, making it difficult for it to survive.

5.3 Further Action from Reflection in Cycle 1

Based on the reflections of cycle 1 we went into action cycle 2. This was where we tried to exercise control and ensure financial prudence in MGP. The staff within the LS believed that, until the financial loopholes were closed, then a true reflection of the status of MGP would never be truly known. Reflection from Cycle 2 saw that the initial training from the suppliers, however laudable, was not as effective as we had desired. In addition, the LS identified a need to further improve our turnover, as there was observed to be periods of poor sales even with the marketing strategy. The LS then asked that we introduce new product offerings that we would sell through our e-platform and social media platforms. A plan was then put in place to introduce new products; MGP chose to make and sell bespoke coloured envelopes, which were not presently available, online. Other products were suggested but we were unable to implement the plans within this AR; this was because we already had numerous planned actions within this AR. In cycle three, a business model for MGP was developed from a theoretical framework based on the data produced by this AR.

Action Plan 1 Resulting from Reflection

In the area of accounting, develop accounting software to ensure effective costing of goods and services. It was also agreed that an outside expert should review our everyday operations, and put in place a financial management structure. This is to ensure seamless management procedure and strict financial control.

The second plan to enhance the training strategy was to introduce mentoring within MGP.

Action 2

This was more a reframing of an earlier plan in Cycle 2; this plan was to develop a mentoring strategy, that is, a mentoring process within the organisation. This ensures that fresh and unskilled staff members are trained to improve both motivation and teamwork while hoping to build a culture of unity.

5.3.1 Taking Action Resulting from Reflections

The theoretical framework and business model are discussed below.

5.9 Personal Reflection VI

All too often, and for no reason I can readily point my finger to, I was under the impression that SMEs are informal, unstructured and centralised. I started to doubt the value of a traditional MBA. However, I am grateful that AR is an ongoing process that invites constant deep reflection and critique of previous assumptions and biases; this process is one that I will ensure continues in my managerial practice. I also like that AR allows for the continuous review of new concepts and issues that present themselves as one engages in the research process through the continuous review of literature.

I also observed that it was difficult for MGP as an organisation to assess their exact skill requirements; of equal importance was the way their financial management.

The managing director had sole control over the finances and the accounting procedure meant only the managing director had full access to how monies were being spent. This meant there was no control mechanism to check any excesses - if there were any - and no plan for financial spending and control.
I realised that, because SMEs are usually founded by very few people, they can overlook the need to put in place a proper system of checks and balances to ensure management is prudent. Until the LS came into being, the accounting system was not professionally done and accounting for collected revenue was often an issue. One of my thoughts on SMEs is the need to 'start right to get it right'. I also observed that, even though there was a separate account for the organisation, because the managing director had sole responsibility for determining spending, there was very little in the way of financial management or control. This got me reflecting on the need for there to be a control mechanism to ensure financial prudence if an SME is to chance of survival and grow.

5.3.2 Evaluating the Action Research Cycles

The AR cycles caused participants to question and critique past management practices and attitudes towards running the business. One observed that the LS participants now began to understand the need for change in their interpersonal and organisational practices (Rigg & Trehan, 2010). The LS cycles ran concurrently as different plans were often introduced simultaneously, causing continuous critical reflection. Of greatest importance was participants' ability to turn learning and critical reflections into action plans to improve the organisation. What was true of all the action cycles was that there were in-depth critical reflections that promoted learning on the issues and elucidated the problems facing MGP, which in turn developed problem-solving skills. Evaluating action learning sets, Eyler & Giles (1999) maintain that critical in-depth reflection stimulates higher-order thinking, goal clarification, openness to new ideas and aids one's ability to adopt new perspectives and systemic thinking (Eyler & Giles, 1999).

In cycle two of the AR, one could evaluate the issues that were causing stagnation in the growth of MGP and the problems threatening the organisation's survival. The first cycle allowed for a better understanding of the issues within the organisation. The LS was able to determine early in the research cycles that the issues identified were responsible for the inability for the organisation to both survive and grow. In this cycle, the LS was able to tease out the issues to find out the answers to the question, ‘Why is MGP is having survival challenges and unable to grow outside its BC?’ As a group we engaged the problem. We were able in the first cycle to diagnose it. I found that although there were inherent problems with being an organisation located outside the cluster, of more weighty importance were other organisational and managerial issues highlighted in my Personal Reflection (1, 5.3.1). Effective diagnosis was carried out and achieved in cycle one during the first two months of the research (July 2018 – Sept 2018). This was to understand the nature of the problem. What was of positive note was that LS participants could take the issues discussed in the LS and go back and communicate them to the staff members; the staff were also very eager to be part of the change process, as almost everyone’s livelihood was on the line. It was during the diagnosing stage that the following issues emerged: electricity; finance; organisational structure; lack of managerial expertise; lack of effective advertising strategy; inadequate training; lack of skilled labour pool; poor customer base; non-existent organisational structure; lack of business model to guide effective running of MGP’s affairs; and poor costing of products and services.

Based on the findings above, the LS was able to move smoothly into reflections on what MGP needed to do to remain profitable. This moved the LS into the next stage of planning action, much of which was done concurrently. I realised that an analysis of the initial interviews, when combined with the LS; collaboration, was what gave a clearer picture of the MGP problem. I found that the problem of MGP’s survival was much more complex than simply being located outside of the BC; rather the issue of not having a business model that was appropriate to run the business. In addition, there was no structure and, unfortunately, entrepreneurial skills were poor. The ‘fire-fighting’ approach that had hitherto been used to run MGP was most likely destined to lead to MGP’s eventual failure. Upon critical reflection, regarding the situation with the LS, one realised that even the entrepreneurs within the cluster acknowledged that the only benefit they got was the pool of skilled resources; they never failed to acknowledge that issues like business models, structural issues, a lack of strategy and other issues mentioned above were actually not peculiar to MGP but common to most SMEs in Nigeria. Indeed, Hussin & Yusoff (2012) state that “SMEs have not given due attention for developing their effective strategies in the past”.

5.9 Personal Reflection VI

It was ironic that having gone through acquiring an education in Business at a Masters level and attaining an MBA, I could be still be so ignorant of the practical basis of running an SME. Having successfully run big government organisations, I was unable to transfer those experiences and skills into a much smaller organisation. I asked myself, “What really is responsible for this?” On reflection, I am forced to move away from the busy marketplace that is MGP to work out what has gone wrong with my way of thinking. I have realised that I have not taken responsibility for being part of the problem. I always thought that I was the expert and the staff were dedicated but lacked the prerequisite knowledge to both run and manage a business; this, I now realise in retrospect, was a major bias that I had been living with, particularly when the business was not going according to plan and not achieving the desired growth.

The truth is I have been able to develop from learning and turn experiences and reflections to develop better managerial expertise and practice for MGP. I had to ask myself why was I unable to ensure that an appropriate business model or a workable strategy and structure were properly defined for MGP? Was it because I was not taught this in business school? The answer is no. I was taught, but like many SME owners - some of whom I had the pleasure of collaborating within the LS - I failed to put a proper business model in place at the start of the business. One has always had the wrong notion that a small start-up business can be run on a day–to–day basis, dealing with issues as they arise, because it is only a small organisation and one need not worry about being as thorough in an SME as one would be in a big business. However, I would now argue that SME managers and owners must develop a professional, big-business mindset and be just as thorough in the start-up of an SME; adopting a ‘fire brigade’ approach to running a small organisation is unacceptable. Herein lies a case for practical research, for what is the use of knowledge if it cannot solve problems or improve management and business? I was *forced to constantly engage in critical reflection of my present managerial practices, confront my biases about how an SME should be run and accept that I was a part of the problem, as aptly stated by Pedler (1997) who maintains that 'I am part of the problem and the problem is part of me'. This saw me developing the power of self-reflection and the need to constantly take stock of my managerial practices.*

5.3.3 Evaluating the Planning Cycles

Much of the planning was done concurrently, as often the actions planned needed to be carried out together. The planned actions all tackled various aspects of the issues raised while trying to determine where MGP was as an organisation.

In the first action planning stage, all plans developed were aimed at addressing one of the issues raised in the evaluation stage. Four major plans were developed for implementation. These were:

Plan 1

Develop an advertising strategy to create awareness of the organisation, the quality of our products and services and a platform to interact with both present and prospective customers.

- Official opening of MGP
- Building and erecting an imposing signboard to attract walk-in customers.
- Creating a social media presence for the organisation.

The strategy was apt to increase awareness of the products and services of the MGP. The official opening did create awareness but did not dramatically increase the customer base of the organisation. Further, it made no real change to the business development of the organisation, which for the LS was measured in the amount of increased turnover, increased customer base and new jobs contracted to MGP. Dobbs & Hamilton (2007) similarly report that an SME's business growth is measured by increases in employment generation and growth in sales turnover, assets and profitability. These provide the most common means of operationalising business growth because they provide an uncontroversial method of measurement, and data to support this evidence is generally easily available. All these indices of measurement showed that the first action - the opening - did not substantially, in the first three months, bring in new customers.

The signboard brought a substantial increase in the number of customers who would not have walked in without the signage being so imposingly displayed. I believe MGP had previously overlooked the power of signage advertising. The importance of signboards is noted by Kiumarsi et al. (2014), who stress that an SME must identify true promotion sources; they further state that proper advertising in the form of signboards, posters and leaflets with attractive website products can significantly influence successful product promotion. This in turn can lead to increased job orders and turnover.

With improved signage, MGP witnessed a substantial increase in new customers to its customer base and turnover. This action was reflected upon as having the desired impact and was applauded by all MGP staff and the LS. One finds that a little investment - that does not incur too much financial cost - does appear to have had a great financial impact for MGP's growth possibilities.

Plan 2

To put in place an organisational structure for the organisation that takes into cognisance the size of the organisation, the available technology within the organisation, our meagre financial resources, our internal and external environment and the nature of the products and services rendered by the organisation. In addition, it should:

- Be functional and simple.
- Be well-delineated, with functional departmentalisation.
- Include well-defined job descriptions.
- Optimise organisational procedures.

Finally, it should lay down coordination mechanisms and authority boundaries of control.

Current debate recognises the interrelationship between an SME's structure and performance, while also acknowledging that structure is unmistakably determinant of a firm's performance (Meijaard et al., 2002). MGP had no laid-down structure and, as is often the case when an SME begins to hire more than one employee (Meijaard et al., 2002), MGP did not develop a structure. This lack of structure was visible in the poor coordination mechanism, whereby tasks were not assigned so staff were not accountable for errors, and supervision was therefore not delegated, costing MGP significant financial loss through errors in production. These errors are very costly in the printing sector. Without a structure in MGP, no-one was held accountable for supervision and coordination; often there was a blame game. An organisational structure allows for proper business coordination and the supervision of units, especially administrative units that provide one or more services and ongoing service delivery operations and productions. In addition, with an organisational structure in place, organisational policies can be translated into action. Until a learning set member noted it, MGP as an organisation had never reflected on the need or importance of a business structure; neither were they aware of the effect that the lack of organisational structure was having.

With the new structure in place, MGP now has a dedicated customer service team. MGP can receive feedback because tasks are properly allocated and therefore the social media desk is now properly manned. We are witnessing improved customer satisfaction, which we now solicit through positive customer interaction and feedback. The new organisational structure has brought about a proper distribution of tasks, and an effective coordination and supervisory mechanism has been established.

Table 5.9.1 ***Personal Reflection VII***

The LS underscored the importance of deep reflection on issues. With all my experience in management it was difficult at first to translate what I did while managing big public organisations to an SME; worse still was the fact that I was not aware of the damage a lack of organisational structure was having on the organisation. The issue I had to come to terms with was, if an entrepreneur and the management staff did not know what to do, how could those under them be expected to know? It underscored the need for collaborative leadership, where everyone in the organisation or team has something important to contribute and

should have their voice and opinion heard. It was surprising to observe that no staff had suggested any problems with the way the place was run. I wondered, "What could be responsible for this?"

I now recall the contribution of a LS member who noted and brought to our attention that there were no properly structured meetings. Had staff meetings been in place, this would have come up in discussion and we might not have degenerated to the state of business stagnation and near-failure. Miller and Friesen (1980) argued that, when staff members are supervised, the supervised - who usually fall into the lower echelon - are often aware of the problems of the organisation and have ideas for desirable change. This is especially true if they know that that proffering those ideas can better their situation or hierarchy in the organisation and that their ideas will be given a fair and thorough hearing. This I found to be amazingly true.
As LS participants engaged in collaboration, I witnessed the birthing of entrepreneur learning. As Deakins and Freel (1998) discovered, SME strategic development and change occur more when entrepreneurs combine knowledge and reaction to critical events. This research provided the avenue for this.

With new structures in place in MGP, formal and informal meetings witnessed new and innovative ideas leading to new product and service offerings. However, with the implementation of this plan within MGP, the organisation noticed that organisational politics came into play, with a few staff feeling undermined. This is being dealt with, using meetings to diffuse tension. There was some resistance to the changes implemented; this is observed as resulting mainly from the change to the status quo and the subsequent perceived loss of control by affected staff.

Plan 3

Develop a training strategy that will allow for multi-tasking, which will in turn reduce additional cost of employing new staff to meet the skill shortage presently in the organisation. The concept of this training strategy was threefold:

- The first step was to approach present suppliers of our equipment for free training.
- The training was to be jointly done to allow for issues that had arisen in the past when skilled professional had been absent from work.

The third and final part of the strategy was to start a mentoring process within the organisation. This is to ensure that new and unskilled staff members are trained to improve both motivation and teamwork.

Evaluation revealed that the training strategy was one of the most successful plans implemented by the LS. Firstly, it was realised that teaching staff members more than one skill meant that they could multi-task. There is a correlation where training directly improves skill resources. This meant better operational and service output as well as a reduction in employing new staff to acquire skills that we did not have the resources to acquire. Furthermore, after the training, MGP witnessed improved and increased output; this had a positive effect on MGP's turnover, reducing its initial negative multiplier effect.

The only disadvantage the LS noticed was that suppliers were willing to give training only when new equipment or machines were bought. This limited the potential amount of training. The LS, upon evaluation of this issue, felt that there was a need to address how more staff, who were not initially trained in the first instance, could benefit from the training, as most training sessions' attendance was capped. The LS then decided to start a train-the-trainer programme in the form of mentoring - now a policy - so that training could be shared. Now a knowledge-sharing culture is established in MGP. This plan engendered an improvement in operations, more unity and an improved culture in MGP.

Plan 4

In the area of accounting development and financial prudence, an accounting template was to be developed to ensure the effective costing of goods and services. It was also agreed that an outside expert should review our everyday operations and put in place a financial management structure that ensures seamless management procedure and strict financial control.

The accounting template is developed but training is still ongoing on its effective use. To close all loopholes for financial loss as a result of funds not being properly accounted for, the expert came up with a working financial collection model, considering all our productions and service offerings. This was welcomed by the LS and a report on the implementation was given to management. The first stage saw the outside consultant study all our operations; based on this, a formal proposal was sent to MGP. The implementation stage has just started, and is yielding stricter financial control and more efficiency in revenue generation. Sole-signatory signing of cheques was stopped and meetings are now held before resources are allocated to ensure judicious use and avoid wastage.

5.3.4 Evaluation of Stakeholder Commitment

The MGP staff participants showed great commitment to the plans implemented, which were designed to ensure the changes needed to alleviate the problems of organisational survival and growth. The action cycles prompted both participants and MGP staff to make their learning explicit through the critical reflection process, especially as diagnoses and plans were made and implemented (Kelliher, 2014). This research cycle allowed participants to address MGP's problems, while also inviting them to learn through action, group discussion, trial-and-error and learning from others (Zuber-Skerritt, 2002). The reflection process achieved multiple desired results as recorded in the table below

Table 2 Reasons for Reflection

Reasons for Reflection During the Research

- Gain insight and Understanding
- Solve problems
- Justify Actions
- Explore mindset
- Identify right problem
- Challenge norms
- Gain new perspectives
- Deal with biases
- Explore responsibility
- Get new ideas
- Improve decisions
- Detect errors
- Enhance performance
- Achieve control
- Detect errors
- Reflecting on what's working and what needs to be changed

Overall stakeholder commitment to change was high, with minimal resistance. One member of MGP was resistant to change and tried to maintain his power, but this was resolved quickly. Because solutions were being proffered by participants and staff, the staff were more willing to implement change initiatives since they were perceived as coming from within. The high level of stakeholder commitment resulted in leadership development and an increase in the level of staff commitment (Smith, 2001).

5. 4 Literature Reflection

Existing literature emphasises the causes of SME failures and the factors that challenge the growth of SMEs from a theoretical perspective; this is well-established in existing literature and collaborated from this research, especially as it relates to finance and its multiplier effects on SMEs. Coupled with this is the fact that Nigerian SME entrepreneurs are faced with many more obstacles than their counterparts in developed countries; these obstacles further limited both their growth and survival as was found with MGP due to the harsh economic and turbulent environment under which SMEs operate (Temtime, 2001).

From the perspective of location and from the literature review, this investigation discovered that that location does play an essential part in SME success, especially when it is located inside its BC. That location does play a critical part in the success of an organisation when locational advantages accrue in such a location; this aligns with Banwo et al. (2017). This was found to be true especially when you examine the benefits that exist within the Shomolu business cluster. One found, in line with Porter's cluster theory (1990), the theoretical framework guiding this research, Parrilli (2007) and Morosini (2004) and Badri (2007) posit that there are locational advantages within the Shomolu printing BC. Such benefits include: skilled labour; access to specialised training; raw materials resources; opportunities for outsourcing; agglomeration effect; economies of scale; competitive advantage, and natural networking benefits . However, based on the AR, it was established with the printing industry in Shomolu that, contrary to expectations and not particularly emphasised in literature, there are some benefits for organisations located outside their BC and some disadvantages for those inside the BC; either way, the physical location of a printing SME remains important. Notably, based on this research, even the advantage of a ready market is quite contestable within the Nigerian situation; this is also an area for further research to substantiate this claim. What came to bear, especially as regards the locational advantages of a BC, was that had MGP a good business model in place and a start-up strategy, it would definitely have had a better chance of survival.

This now brings up a more fundamental problem that this research uncovered: MGP not starting up properly. From the data, we recall that there was neither a business plan nor a definite strategy installed by MGP to ensure smooth running of the organisation and encourage growth. MGP began as a business without a business model or a structure, because the start-up capital came jointly from the owner and a family member; since there was no initial funding from the bank, a business plan was never developed. From the first cycle of the LS, the business has grown in staff strength to a total of fourteen permanent staff; therefore a business model and structure should have been developed and put in place. In line with reviewed literature as stated by Baden-Fuller, it became clear that there was a need for all businesses to have a business plan, irrespective of whether they should use it for the financing of their business.

This is usually the case with SMEs at start-up as observed by one participant. Developing a business plan for MGP was not considered at the time, especially since the business at set-up had only five staff. A mistake, in retrospect. However, with the commencement of the DBA, it became clear that a business plan can be regarded as one of the most critical aspects of pre-start-up planning (Honig & Karlsson, 2004). This aspect of the underlining importance of a business plan aligns with existing research that organisations with business plans tend to be more successful, the success being gained through effective planning. A business plan model, according to Osterwalder & Pigneur (2010), illustrates the basis and justification of how an organisation creates, delivers and captures value. This lack of a business plan can be traced to a faulty start-up method. The glaring issue from the literature is that there is a lack of emphasis on the start-up of SMEs compared with bigger organisations. What the business plan would have ensured is the alleviation of the multiplier effect of a faulty start-up. For example, I noted that MGP's inability to expand its share of its present market was because it did not have an appropriate marketing plan in place. Had MGP had a business model in place it would have looked at how it would capture and deliver value. It would have realised that a lot of effective marketing now entails the use of social media platforms, many of which are easy to use and not capital-intensive as this AR discovered. MGP was able to harness the power of social media, which existing literature shows has numerous benefits for SMEs as found in this research. Derham et al. (2011), emphasise the importance of social media to SMEs, noting that the use of social media can be used for marketing as well and developing customer relationship management. This, if initially put in a business plan, would have given MGP a greater chance of survival. They also, in line with the findings of this research, pose negligible cost, low barriers to participation with few IT skills needed: this is particularly suitable for SMEs like MGP.

Notably, at the onset of this research one looked at the business cluster as being a good model for business growth, especially for SMEs who launch their business from an established cluster as argued by Delgado and Porter (2014). One of the benefits of being located in a BC was that of networking. However, the realities of a global village in which businesses now exist show that while networking was regarded as a main benefit of being inside a BC, that might not ring true today. Social media, as addressed above, is one of the most powerful tools available to the SME entrepreneur and no longer the preserve of BC operators. In fact, as argued by Stockdale (2012), the term 'social media' is interchangeably used with social networking, which the cluster argues is a benefit of the business cluster. The power of IT opens a world of marketing for SMEs to leverage.

While one cannot argue the importance of a BC, for an SME like MGP managerial competence counts. Even Porter (1990), who postulated the cluster theory, argues that accruing the benefits of a BC is reliant on the capability and competence of entrepreneurs. This accentuates the problem of management capability, especially in their ability to exploit their business environment whether they are within or outside a BC. Sadly, this is an area that needs addressing in much more detail for SMEs, with a view to aiding SME entrepreneurs to establish businesses more successfully.

The above paragraph highlights another issue from the business plan that aligns with existing literature: the management capability and competencies of the business owners. The recurring decimal in this research and from literature is in management capability, especially in the way businesses are started. What this research reveals, in line with existing literature from a holistic perspective, is the importance of business start-up, which should be guided by a good business model and strategy. What happens to an entrepreneur who does not have the managerial competence to develop a business model or develop a strategy to grow their business and ensure they survive? The literature reviewed in the article by Shelley van Eeden et al. (2008) was in line with the data collected from this research, which argues that competence can be achieved through training before the start of a business. For those who have already started their business and find themselves in the same dilemma, one has to evaluate one's competences realistically and get trained or employ those who can provide these competences. One has to note that, with financial challenges of SMEs, the option of seeking training with free resources online is one such avenue to resolve this issue.

Management practitioners, particularly SME practitioners, need to see management differently. Although medical doctors are taught theory, the practical side is just as - if not more - important as lives could be lost if practical skills are insufficient. Why should it be different for management? Bad management practice will eventually lead to SME failures. Good practice seems doubly important when considering the effect on people's economic wellbeing when SMEs fail.

This research recognises that the issues surrounding SME start-up are some of the main reasons SMEs in Nigeria fail, which is in line with literature but needs to be explored in business research. It is significant because it links to a lack of management competences of SME entrepreneurs and managers. When examined critically, this connects to management issues at start-up. Notably, SME entrepreneurs at start-up in Nigeria are observed as treating start-ups of their business different from those of larger organisations. The proficiencies needed for start-up obviously are difficult to acquire, firstly because of financial constraints in Nigeria which are harsher than those of their foreign counterparts, especially because financial instruments needed for SMEs are almost non-existent. The question then arises as to how a small business is to start-up and run with the same kind of expertise as large organisations, considering that SME business are usually small at start-up and most often unable to employ skilled staff in the area where most SMEs lack: management skills (Gray, 2002, Argenti's, 1976). This research found that, in line with literature, management skills were deficient in MGP. However, one notes that these deficiencies are not because they are uneducated, but do not have an existing model or strategy that can guide an SME at start-up.

The issue of managerial deficiencies also raises its head in an SME owner's ability to effectively analyse their internal and external environments based on which appropriate and effective strategies can be developed and adopted using an effective business model. This also relates directly to managerial competence. The ability of an SME owner to develop an appropriate business model to determine how their business both creates and delivers value is rooted first in one's managerial ability. The data produced can act as point towards the idea that SMEs appear not to grasp the importance of a business model. From the replies of participants, it could well be that SME owners have to be helped in the area of realising the importance of a business model that provides a strategy for how one should run an SME. In line with literature, Casadesus-Masanell & Ricart (2010) asserts that, without a good business model, it is unlikely that they will either succeed or survive. This was in line with the data collected. However, if Nigerian SME owners are unaware of the importance of business models for their organisation's survival, they will continue to fail unless there exists some model to assist SME entrepreneurs as to the right way to set up an SME.

Okpara (2010) and Pilbeam et al. (2012) argue, in line with the findings from this research, that SME entrepreneurs need to be creative and innovative. While almost all scholars and researchers generally agree that financial challenges hinder growth and survival, Okpara (2010): argued that the extent to which finances and access to funds constitute a major obstacle is still controversial. Despite the evident important of finance as a challenge, it appears that SMEs may use the issue of financial challenges to look for the easy way out of being innovative, as found with this research.

The challenges of the organisation, while not wholly resolved, numerous challenges were surmountable with innovation and the right management attitude. First, to be innovative and, second, to ensure that managers realise that every member of an organisation has a fundamental contribution to make if their voices are not silenced. The other is the need for effective collaboration in SMEs as identified from this research. It is necessary to add the need to think outside the box. This research, based on reviewed literature and the data collected from both the pre-interviews and the learning sets notes, underscores the importance of an area in SME literature which needs to be further developed and researched: that of guiding entrepreneurs a start-up and seeking the essential competences to ensure both business survival and growth.

It can be deduced that, in line with the existing work of Martin & Sunley (2003) one should exercise restraint in concluding that BCs are a panacea for challenged SMEs

located outside their BCs. During the collaboration part of the research, one participant noted that the only benefit of being inside the printing cluster was the pool of skilled labour. Based on critical reflection during the reflective collaboration process, the LS members, taking MGP as an example, could determine that it is quite possible to accrue most of the benefits of the BC if MGP had the right strategy and an effective and appropriate business model. While one is unable to generalise from AR, what this action research found is that while there are many benefits of being inside the cluster, these can only be harnessed with the right business model and strategy. While being inside the BC offers advantages, such as the ability to capitalise on a pool of skilled resources, access to technology spills from networking and the greater availability of raw materials in line with reviewed literature as postulated in the cluster theory by Michael Porter. However, outside of a pool of expertise and access to the supply of raw materials available in the Shomolu printing cluster, there really are no substantial benefits of the Shomolu business cluster that cannot be accrued from being outside the BC by MGP if an appropriate business model is developed and implemented. This research was able to establish that there are some essential pitfalls associated with BCs, such as the lack of pricing autonomy and the intense competition associated with an oversaturated market. Also, the words of Porter (1990) still ring true in this research. Porter (1990), argues that the benefit of a BC can only be accrued if entrepreneurs and managers have the capability to exploit
the benefits that accrue in the BC and one can go further to argue the benefits of any location.

The literature reviewed maintains that technological innovation is at the heart of the dynamic process of cluster growth when intense competition occurs (Baptista 1996). One must also note that intense competition, as noted by a cluster participant and in line with literature a stated by Martin & Sunley (2003), the BC has the potential to harm SME's in BC in pricing and fighting for the same market. This can hinder SME growth and survival as argued by Martin & Sunley (2003). In present times of operating in a global market without walls, with good customer feedback and IT, innovation is most likely to occur with a deliberate strategy, which should be well-defined in a good business model. The LS participation shows in line with literature that one's ability for survival would depend on the type of strategy one develops, as was found in this AR. That being said, an organisation's strategy, especially that of an SME, can be achieved with a well-defined and appropriate business model.

This study discovered that the issue of location was just a small part of the problem. The literature reviewed showed that even when almost all conditions of a desirable location exist, managerial perception is vital to deciphering these attributes and putting them in proper perspective based on industry or business needs (Dut, 2015). What it still boils down to is managerial competence, which is essential at the start-up of a business. In line with the literature reviewed it is still up to the entrepreneur to accrue the benefits of a location. As a pointer from this research it is very possible for an SME to deal with a disadvantaged location if an appropriate strategy is put in place through a business model.

This inquiry discovered that there was a more fundamental cause as to why MGP experienced the challenges that threatened its survival. This fundamental cause was discovered to be deeply rooted in the poor start-up of the business, an area of literature review that has a lot more room for development. The research found, from the diagnosis of the organisational problem, that there were many other fundamental problems, which all centred on the faulty start-up for MGP. As observed in this research, the lack of creativity of SME owners in dealing with their organisational problems was crucial. When effective collaboration occurs with all stakeholders within an organisation, the ability to make sense of organisational challenges collectively where no voice is silenced can engender creativity in an organisation. This again has underlying roots in managerial competence lacking in MGP. Managerial competence was seen to be diverse and relevant in almost all areas of organisational management with vast multiplier effects. Managerial competence is not education, but the skills needed to effectively run an SME, which are management rudiments. Both Mbuya et al. (2016) and Viviers et al (2001) agree that lacking managerial competence adversely affects SME business growth and survival. This research found the data collected was in line with this aspect of the literature.

Finally, while as earlier stated we cannot generalise from AR, this research could act as a guideline as to why many SMEs fail and are unable to survive in Nigeria; this should be developed in future research by using AR to explore organisational issues. From the collaboration with the LS, we discovered that this faulty foundation arose because MGP's entrepreneur did not undertake a proper start-up process. We need a paradigm shift and will have to rethink the way Nigerian SMEs start-up their businesses. The mindset of SME managers and entrepreneurs must change to set up a business properly in Nigeria. Many people who start-up SME businesses are well educated but they don't understand that there is a principle and a process for a start-up business used by big organisations that must also be applied to SMEs. It is not enough for the entrepreneur or business owner to be educated; they should also have relevant knowledge on how to run the business they seek to establish. This business expertise is in cognisance with reviewed literature. This research found that the two LS participants whose businesses are located inside the printing BC reported that even SMEs located within the Shomolu BC - including themselves - were experiencing challenges of growth. This further reiterates evidence in literature that issues of SME growth are not strictly related to location alone. It reiterates this research's position that the issue of SME growth and survival from a holistic perspective can combine all the other issues which this research was able to address in the start-up model for SMEs.

5.4.1 A New Perspective to Running SMEs

Consultation with members of the LS caused further reflection: that all the issues highlighted throughout this research that could lead to the failure and stagnation of SMEs were valid. However, reflecting with the participants of the LS has revealed that there is an important aspect of SMEs that is often overlooked: the way SMEs are established. If an SME is wrongly established, that business is likely to struggle and potentially fail within the first two years. From the LS discussion one fact became clear: a proper structure and business model must be put in place at the onset. Even in the smallest business, structure must be taken seriously and, as the business grows, the structure must continually be reviewed as the internal and external environment of an organisation changes. It is not just the structure but also the business model that needs to be reviewed and updated to meet the current trends of the market and the time. This tends to be overlooked by the entrepreneurs of small businesses, as was discussed during the diagnosis phase within the LS.

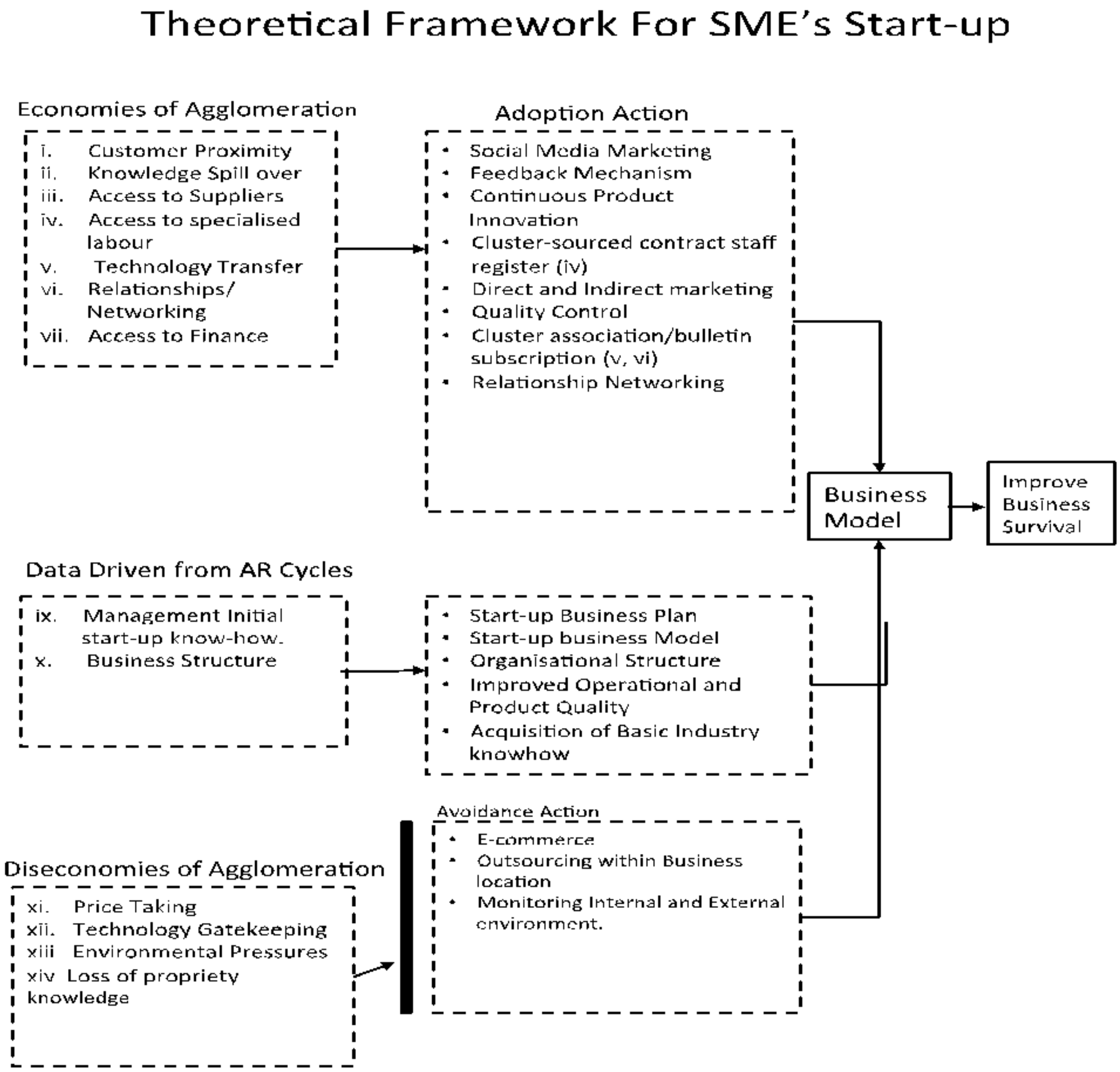
Even if resources are meagre during the start-up of an SME, acquiring the right knowledge - particularly management knowledge - is essential. Going into business without this kind of knowledge is why many businesses fail. It is important for SME owners to adopt a holistic approach when launching an SME, which MGP failed to do. MGP paid dearly, almost resulting in failure.

In addition, there are ways other than banks to deal with financial situations; banks are reluctant to take a chance on SMEs because SMEs do not have the required assets to back their desired loans; this is an endlessly recurring problem. Therefore, there must be another way to address it: how can I do things without money while taking advantage of the environment and the things that are available? SME entrepreneurs must explore doing more with smaller budgets if they are to survive and succeed; this worked for MGP. Social media platforms, for example, incur very little financial cost and need very little technical expertise but can achieve spectacular results.

While MGP is not totally secure, the organisation is seeing positive results, which have been measured by turnover, sales, the ability to retain staff, new product offerings and an increased customer base. The power of technology and social media is something that SMEs should consider. There are some things lacking in SMEs - such as a proper structure or business model - that require no money; an experienced SME owner should stay focused and seek advice on the proper way to establish a business. SMEs must consider the structure of their business in the same way as big organisations, while also crafting an appropriate business model. SMEs tend to think, wrongly, that all problems are finance-based and can be solved only with money; this is where many SMEs err. SMEs must go back to the drawing board and get the foundations right; then there is a higher chance of growth and a lower chance of failure.

5.4.2 Theoretical Framework for Start-Up of SMEs

This research discovered that while all the variables for successes and failure can be researched, unfortunately there exists no established framework that can guide SME owners practically at the inception of an SME business project. This birthed the framework that provides a new, promising perspective to SME start-up. It serves as a guide to help in fighting for SME survival. This provides an alternative way of weighing business start-up that underscores the importance of a business model for SME survival and growth.



This theoretical framework was drawn from the compendium of success and failure factors reviewed in the literature and the data collected from the AR. At the start of this research the literature reviewed the turbulent state in which SMEs operate - the financial constraints of SMEs, especially; access to finance; poor management skills of SME entrepreneurs that were multifaceted in nature; poor infrastructure; lack of networking, and the relationships that can be beneficial to SMEs. In addition to these was the data gained from the learning set and the faulty foundation, on which MGP was established without a proper structure . One recounts the lack of skilled labour and lack of an effective marketing strategy. Neither was there an appropriate business plan, which from literature was found to be almost non-existent in Nigerian SMEs. On this basis, the problems and challenges experienced in this AR in addition to the reviewed literature birthed this new business model. This business model proffers a new pathway that could act as a checklist for entrepreneurs at start–up.

The starting point was to examine the theoretical framework guiding this research - the cluster theory by Michael Porter - and to select the benefits of the cluster as a starting point of the model. These are situated in the first box titled ‘economies of scale’. Based on the theory, one finds actions to be adopted to ensure customer proximity based on ways to reach them. This can be achieved if, before SME inception, a business model is adopted that comprises a good marketing mix; one which should include social media for a small business, both because of its effectiveness and relative minimal cost with high returns for reach. Based on the AR cycle, in starting a business a model that constantly examines one product mix and ensures product innovation is key. Of equal importance is the need to ensure good quality products and services that ensure that customers are satisfied and will guarantee repeat custom. Finally, from the cluster theory the importance of networking for SMEs is underscored, in that it can help in ensuring relationships which, as MGP found, led to free training and hire purchase or lease agreements for machine purchase, reducing the financial burden of outright buys.

From the data gotten from the research, the need for management to have a start-up plan was emphasised, no matter how small the business. These shortcomings noted during the research are also addressed as actions to be adopted into the business model.

The last box represents the diseconomies of scale based on the theoretical framework guiding the research. This includes dealing with monitoring a business’s internal and external environment periodically, the need for SMEs to take advantage of e-commerce where location inside a cluster is expensive and unaffordable for SME start-ups. In addition, the model addresses the issues of lack of skilled labour, which could not be afforded by MGP at the time of this research. This can be dealt with in the business plan by outsourcing.

The model then considers the different actions that can be adopted at start-up to deal with especially Nigerian SME challenges, which have very little support; these should then be incorporated into a customised business model that gives a fighting chance of starting up properly improving business survival for SMEs. This model ideally should be implemented at start-up and throughout the business's lifespan. SMEs in Nigeria at start-up require a guiding framework to ensure they deliberately put everything in place to ensure a good foundation for success. This framework is the first derived from AR in Nigeria and seeks to find a holistic approach to guide an SME start-up so that it harnesses all the success factors established by previous research and addresses ways to avoid the failure factors noticed in SMEs. It was on the basis of this theoretical framework that the business model for MGP was developed; this model is presently in operation. Further, since internal and external factors do not remain static as an SME becomes confronted with new challenges, SME owners and management must innovate and adjust their business model to continually meet the realities of their present environment. For MGP, this included problems related to location, which their new business model addresses.

5.5 The SME Business Model

This AR found a need for MGP to develop a business model. For this, the LS - which constituted the senior management staff of MGP who are all part of the decision-making mechanism - needed to have a shared understanding of what an ideal business model for MGP should entail. In addition, it needed to be simple, relevant and intuitively understandable (Osterwalder & Pigneur, 2010, pp. 21). This business model was developed from this research using the theoretical framework illustrated above and shared with the LS; they were happy to buy into the model and approved it. It is highlighted below.

Key partners
- Paper suppliers
- Printing Machine engineers
- Digital Print Manufacturers
- Design Consultants

Key activities
- Photography Studio and event photography
- Printing
- Wedding Invitations and programmmes
- Item branding

Key resources
- Expertise
- State of the art innovative technology and equipment

Value proposition
- Enhancing innovation in the design process
- Innovative Designs
- Quick production turn around
- Customisation with option for number of prints
- Mitigating Printing complexity.

Customer relationships
- Printing Fairs
- Direct Customer Engagement.

Channels
- In-store face to face integration and sales.
- E-commerce sales (Web page and Social Media/Networks)
- Customer referral programme
- Social Media Marketing
- Call in from flyers.
- Direct texting.

Customer Segments
- Corporate customers
- Non-corporate customers
- Government Parastatals
- Freelance photographers
- Professional photographers

Cost Structure
- Supplies cost
- Running cost
- Outsourcing staff cost
- Additional marketing cost
- Full time employees
- Printing Materials

Revenue Streams
- Predicted revenue from repeat customers
- Predicted revenue from trade photographers.

5.9.3 Conclusion

This chapter recounts in detail the AR cycles undertaken in this research, describing the concurrent AR cycles of Diagnosing, Planning Action, Taking Action and Evaluating Action. This is where MGP's problem of survival and growth was diagnosed. This diagnosis involved identifying all the issues responsible for the problem; these were highlighted, based on which the initial plan was enacted and implemented. These actions led to a series of changes in practice, both for the organisation and for the participants of the LS. This chapter showed how reflection led to the improvement of managerial practice, based on which further evaluation was done. What worked was left and what did not work was changed through new plans. Finally, an evaluation of all the cycles was done, based on which a workable business model was developed.

Chapter 6 Conclusion

6.0 Introduction

At the close of this AR, this last chapter concludes the inquiry by seeking to conceptualise, discuss and provide a comprehensive overview of the purposes and outcomes of this research by establishing what was accomplished, particularly regarding influencing practice and the change in MGP. It also highlights the key outcomes of this AR not only for MGP, but also for the various stakeholders including myself as an insider, action-researcher-participant aiming to explore challenges of SME growth and survival located outside a BC. It looks at a theoretical framework postulated for SME start-up businesses and a business model developed for SMEs as they seek to establish a new business that aspires to both grow and survive. The start-up theoretical framework is revisited as my contribution to theory and practice. Finally, this chapter recounts my reflections on my AR project through the lens of a practitioner placed at the heart of inquiry, aiming to promote a continuous democratic evaluation of learning and practice (McNiff and Whitehead, 2011, p.37), which has netted positive results for my organisation. This AR emanated from the need to explore why MGP - despite being the sole provider of a premium digital printing service in the up-and-coming business district of Lekki in Lagos, Nigeria - found its existence threatened, while also facing growth challenges. This AR research, therefore, contributes to an under-researched area: that of Nigerian SMEs.. It focuses particularly on SMEs' incessant failures and their challenges in being unable to grow and survive. Most of the studies regarding SMEs in Nigeria have carried out significant research using the traditional approach to inquiry. However, this research proposes a paradigm shift in the way SMEs' 'wicked' organisational problems are addressed; this research was carried out in a holistic manner, using a practical collaborative inquiry in the form of an AR.

6.1 Reminiscing on the Scholar-Practitioner Divide

As this research concludes, resituating the stance of this research concerning the scholar-practitioner divide is necessary. This AR has anticipated, through the contribution of its theoretical framework, business model and its contribution to managerial practice, bridging the theory-practice gap. As part of my academic development, I engage in research concerned with examining established ideas while generating new knowledge and a fresh understanding (Burns & Grove, 1993) of why problems persist. This provides a healthy platform where theory is tested; the action researcher seeks an in-depth understanding of 'wicked' problems that traditional research has hitherto failed to provide a basis for solving (Badger, 2000). This AR engagement to alleviate 'wicked' organisational problems has its rightful place in contributing to academic development, with practical relevance in enhancing managerial practice. It further bridges the scholar-practitioner divide. However, as practitioners engage in AR, it is still desirable - as Huff (2000) advocates - that the academic advantage of our AR will result in generalisation. This puts a further stamp on improved managerial practice, achieved through the vigour and transparency of AR while redressing the concerns of management scholars.

6.1 Evolution of a New Narrative

Furthermore, this research on MGP determined that all the causes and reasons for its survival and growth problems could be traced back to the poor start-up. This could indicate why many SMEs fail and are unable to survive in Nigeria; this should be developed in future research by using AR to explore organisational issues. As seen in collaboration with the LS, this faulty foundation arose because MGP's entrepreneur did not undertake a proper start-up process. We need a paradigm shift and will have to rethink the way Nigerian SMEs start-up their businesses. The mindset of SME managers and entrepreneurs must change to set up a business properly in Nigeria. Many people who start-up SME businesses are well educated but they don't understand that there is a principle and a process for a start-up business that big organisations use that must also be applied to SMEs. It is not enough for the entrepreneur or business owner to be educated; they should also have relevant business expertise on how to run the business they seek to engage in. This research found that the two LS participants whose businesses are located inside the printing BC reported that even SMEs located within the Shomolu BC - including themselves - were experiencing growth challenges. This research then sought to diagnose why this was so in MGP.

6.2 Theoretical Contribution to Challenges of SMEs' Growth and Survival Located Outside its Cluster

This AR project has contributed to creating a deeper and more in-depth understanding of the challenges of SME growth and survival both within and outside the cluster, thereby increasing the body of professional and academic knowledge - both general and local - that is aimed at improving business performance. This research will be of significance to existing theory because, through inquiry, a new theoretical business framework was explored that provides a viable, practical process for dealing with SME failure whether inside or outside the cluster. This new theoretical framework for SME start-up businesses provides a solution-based approach; most other literature reviewed mainly discussed the issues rather than finding solutions. This developed theoretical framework developed offers an alternative approach to looking at SME start-up while making a worthwhile contribution to theory.

6.2 Reflecting on outcomes of the research

This research while ion its diagnosing phase, found that the following issues were hindering MGP's growth.

- Electricity
- Finance
- Organisational structure
- Lack of managerial expertise
- Training
- Lack of effective advertising strategy
- Inadequate training
- Lack of skilled labour pool
- Poor customer base
- Non-existent organisational structure
- Lack of business model to guide effective running of MGP affairs
- Poor costing of products and services

Analysing these issues critically, had there been a business model at start-up, many of these would have been dealt with at the inception; these include the lack of a compelling advertising strategy, the non-existent organisational structure; the lack of training; the absent business model and poor costing. These could have been incorporated into an appropriate business plan that would have improved the prospects of the business. During collaboration, the LS were of the view that most SMEs don't have a model at the start-up of their business. Other issues, like entrepreneurial expertise, are issues that are addressed in the newly developed theoretical business framework.

The model puts in place a process where, at start-up, certain checks are put in place to ensure the SME has the right foundation on which the business to succeed; this foundation is the acquisition of expertise in the area of business into which one is venturing. In addition, regarding issues of finance, this model asks entrepreneurs to innovate, since financial issues are regarded as a constant problem; the literature reviewed reported that most financial institutions are very reluctant to loan money to SMEs, especially in Nigeria because of the high risk involved and, more importantly, the lack of collateral. To circumvent this financial problem, MGP asked the suppliers from whom they bought equipment to also provide training; also, MGP capitalised on building a network based on trust to pay for equipment using a long-term payment system. Moreover, where MGP once lacked skilled labour, MGP now outsources, which is accurately incorporated into the new costing template to ensure all costs are covered. All these issues are areas that ideally should be addressed in a company's business model. The issue of the poor customer base was dealt with through adopting a marketing action plan that required almost no financial outlay. Again, this customer base problem has its roots in the lack of an appropriate business plan that should have been designed at start-up, and tailored to address the business needs of an organisation located outside its BC.

6.3 Revisiting the Research Questions

1. What are the negative impacts for SMEs located outside their industrial clusters? 2. What are the causal dynamics that create these negative impacts?

3. What are the benefits for SMEs located outside their industrial clusters?
4. How can these benefits be maximised?
5. What set of business practices could SMEs in Nigeria deploy to thrive?

It is worth revisiting the research questions to determine what was achieved in this AR. This research was able to decipher the negative impacts of being outside the BC for MGP these were not being close to a pool of skilled labour and ease of getting raw materials and consumables, which definitely makes business easier and optimises production. These negative impacts were further compounded in MGP's poor start-up, further worsened by the fact that there was no business plan to deal with these foreseeable challenges.

These negative impacts were due to the lack of business model in determining how MGP would create and capture value to overcome these foreseeable challenges. . The lack of effective management practices provoked negative impact for the organisation. Management lapses were evident in the lack of collaboration within the organisation and lack of collective sense-making which could have tapped on individual competences and experiences of its staff.

This AR revealed that there are many benefits to being outside the BC; MGP is spared intense competition and, to a small extent, has better autonomy over its pricing in the area of non-specialised printing which the SMEs in the BC do not have due to price scouting. In addition, being outside the BC one has better control and lower likelihood of trade secrets being stolen, especially in the area of specialised printing.

Benefits were found to be maximised through an appropriate and effective strategy and business model to develop a plan for the organisation to capture value. This AR found this could be achieved by developing a fitting business model that takes cognisance of both one's internal and external competencies so as to leverage their areas of competence and through collective sense-making and collaboration to deal with challenges.

In Nigeria one needs to revisit the start-up process for SMEs, which this AR has done as a starting point in providing an alternative perspective to establishing SMEs in its start-up model that aids effective and appropriate business model development. This research found that an organisation is able to learn from collective experiences and challenge the status quo when they make sense of their problems collectively. No matter how small an organisation is the act of collaboration within an SME and collective sense making when faced with organisational challenges will go a long way in aiding SME survival and growth. Collaboration helps address the peculiarity of a business environment, those variable that are unique to every organisation that are best addressed individually.

Status of MGP as Regards Organisational Problems

MGP, at inception of this research, could barely pay salaries for most staff, with the managing director often going without a salary. Today, the structural defaults have been corrected with a business model apt for a printing organisation located outside its BC. Currently, staff strength has also increased with MGP capturing a larger share of their present market. An appropriate feedback mechanism has now been put in place to monitor its business environment from which its strategies are further developed. As this research concludes, I analyse the status of the organisational problem addressed. MGP management and staff have an in-depth understanding of the organisational issued addressed. It started with the concern that being outside the printing BC might be responsible for the company's challenge in surviving and the lack of growth being experienced by the organisation. While one acknowledges that MGP is unable to naturally accrue the benefits of being physically located inside the printing BC, it could overcome the diseconomies of scale if it had developed an appropriate business model for an organisation located outside its BC. A more precise understanding of the problem highlighted the lack of a structure and business model, which was a major underlying challenge for MGP and had numerous adverse multiplier effects that affected almost all areas of the organisation.

With a more in-depth understanding of the problem, a structure for MGP was put in place, based on its internal and external peculiarities. A practical outcome was that an appropriate business model was developed using a new practical framework as a guide.

The LS saw the need to increase the customer base of MGP and thus several plans were established. First, they wanted to improve the ease of doing business by creating a greater awareness of the products and services offered by MGP. A measurable outcome was the significant improvement in MGP's customer base, reflected in MGP's new-found ability to pay salaries and bills hitherto not paid due to poor sales. From the second cycle of the AR, the business has supported itself, paying its bills and staff salaries.

Likewise, the improvement in the customer service relationship – brought about through the use of social media as a medium for advertising, carrying out business and gaining feedback - has paid off in more repeat business and more trade customers. Currently, MGP is attracting more walk-in customers due to the improvement of the office environment, especially the external aspect . The signboard is so attractive and imposing that members of the general public naturally walk in to inquire about MGP's services.

A new decision-making managerial tool was the new costing template, making costing more efficient and improving the profit margin; proper costing has allowed all costs to be incorporated. In the past, not all costs were incorporated into the pricing of work and this led to financial loss.

In the area of skill deficiency, the mentoring and training programme capitalised on suppliers for training in new skills; alongside this, the outsourcing incorporated into the business plan has reduced the skill deficiency substantially. The mentoring strategy has also helped to improve trust amongst staff and is breeding a new culture of MGP being a learning organisation.

6.4 The Theoretical Framework and Business Model

The literature reviewed emphasised diverse issues that affect SME success as well as the reasons responsible for their failures. The literature also does much to explain the factors that aid the success of any SME. Why is this research different? It holistically addressed an under-researched area of the SME - challenges of survival and growth. The research is holistic in that it examines a practical framework where failure factors are avoided and success factors ensured, providing solutions to known issues. The subject is under-researched in that issues of failure and success are usually researched differently; often factors that encourage growth and survival are also treated differently. This research addresses these issues together and goes further by examining the peculiarities of Nigerian SMEs. It notes the unusual norm of Nigerian SMEs: they go into business without adequately thinking the business process through. This research proffered a practical solution for the problems experienced by start-ups by looking at all issues and challenges together under one holistic framework. This framework is even more promising because it allows for each SME to tailor its business model to meet its peculiar internal and external environments whether it is within its industry cluster or not. This research seeks to adopt a different approach: one that is practical, as opposed to most of the research reviewed which were mostly traditional scholarly research. This research is different in that it offers a new dimension to problem-solving, using a practical approach where the stakeholders come together collaboratively within the organisation. The stakeholders look inward to critique practice and unravel the complexity of the organisational issues in a bid to alleviate the problem. This AR also addresses a new explanation for SME failures, particularly Nigerian SME failures: the faulty foundation upon which SMEs are established at set-up. Furthermore, it addresses the need and importance of a business model that should act and be exploited as a tool to evaluate and communicate both strategic choices and value creation strategies (Teece, 2010) .

6.2 Implication for Practice

This AR provides new, practical ways to promote SME survival and growth by introducing a new practical process for start-up SMEs, thereby providing a new tool for both managerial practice and development. The AR provides a practical way of handling challenging organisational issues that have hitherto defied solutions.

Furthermore, it provides a practical way to manage change in order to alleviate organisational problems. In other words, this research has provided a new approach to starting up a new SME and highlights practical ways to initiate change that alleviates organisational issues.

6.2.1 Managerial Implications

This research contributes to the enhancement of management practice, as can be seen in the changes in my organisation. The research highlights the need for managers to re-examine the establishment of SME businesses, especially those situated in Nigeria. This study found that the SME entrepreneurs and management staff within the LS group - all of whom operate in the Nigerian printing sector- were unfortunately unaware of the need for a guiding framework at start-up, which this research postulates. The LS members had observed, from their own interactions with the printing SMEs they encountered in Nigeria, that this lack of a start-up framework appeared to be the norm. The entrepreneur participants in the LS discovered that the issues uncovered during the second research cycle were not peculiar to MGP but rather the norm for SMEs within the printing businesses they interact with. Other participants went further, saying that the issues discovered in this research extended to many Nigerian SMEs they deal with, not just printing businesses. By addressing the issues faced by struggling Nigerian SMEs, this limited AR study serves as a wake-up call for SME management to ensure they have in place an appropriate business model. The implication for management practice is the need to create an awareness of putting in place proper business procedures and strategies. The developed theoretical framework, achieved through the implementation of planned action, provides a much better alternative to how SMEs in Nigeria are currently set up. SMEs now have a fighting chance of dealing successfully with challenges and crises should they arise.

The need for tailored solutions is highlighted as a way to enrich and improve managerial practice. The inference is for managers to innovate, especially when traditional theory appears ill-equipped to alleviate ‘wicked’ organisational problems or challenges. The importance of a checklist at the start of a business is emphasised for managers of SMEs in Nigeria. This guiding theoretical framework places the SME on a solid foundation on which it can build; it also guides the development of a business model. A business model must be put in place at the inception of any SME, irrespective of the industry. Management practice for SMEs in Nigeria should consider the importance of following appropriate pre-agreed strategy and let go of the archaic ‘fire brigade’ approach presently practised by printing SMEs - and indeed other SMEs - in Nigeria. This new theoretical framework, developed from cycles of planned actions, provides a foundational guide to how business should be started and creates an awareness of the checks that should guide management practitioners at set-up. For example, the framework provides a guide to the importance of various aspects like business experience when starting up an SME: *“If I don't have the right experience, I need to get this experience”*. Also, it ensures verifying a structure has been established, irrespective of the size of the SME. Even if it is a one-person business, of concern is, *“this is how I want to structure my business to ensure it runs at optimal efficiency”* and *“what are the things I need to put in place to achieve this?”* Management practitioners should continually check market trends and adapt to changes as they arise. An SME must constantly realign its business structure to fit both the present market and its internal and external environment if it wishes to have a chance of survival and growth; this is why a business strategy must be developed at the commencement stage. This is obviously a much better approach than starting up a business already doomed from the beginning because no business model guides it and sets it up for success. This is what the theoretical framework and business model developed seeks to address, and to add to management practice.

This AR is a reminder of the need for practitioners to constantly critique their practices when experiencing organisational challenges. It is a vital reminder for managers of the essence of why we go into AR. It aids problem-solving but, more importantly, it reminds managers that, in AR, improvements come from being collectively innovative and then being willing to implement a change when old ways do not work. Furthermore, this AR reminds managers of the need for self-reflection; this helps to develop a deeper understanding of a problem. Also, the need for effective leadership when tackling organisational challenges is critical. It must also be noted that every member of an organisation, if their voice is allowed to be heard in a democratic process, can make innovative contributions to address challenging organisational issues. This AR stresses again the need for managers to be reminded that even for SMEs, as with large businesses, there comes a time when crisis occurs. The only way to address it, as at MGP, was for all stakeholders to collectively make sense of the challenges together. Managers best achieve this if they engender trust and propagate a democratic culture where workers are not fearful of management.

This research underscores the importance of the need for constant leadership development. A key aspect of this research revealed that leadership fell short in the area of understanding the challenges of the internal and external environment where the business was situated, and therefore management was unable to plan appropriately nor develop an ideal strategy to deal with present trends. Managers should understand that learning occurs when they take time to understand their working environment while managing a business. As Argyris (2003) affirms, learning ensues when understanding, insight and explanations are linked with action. This, for the managers, will happen as they engage in practice; however, it is the managers' ability to both recognise and reflect on this that is vital. This further emphasises another important aspect of management: the need for managers to encourage continuous reflection if they want the organisation to continue running smoothly. Until the AR project, the team had never found the need to come together and analyse what was working or not. One of the participants had many valuable observations about the poor handling of the customer service but never said anything until a platform was put in place for the organisation's present practices to be critiqued. Platforms for such reflections must be created within SMEs because they are small organisations, and this is one of the few avenues where they can address organisational issues as they arise and collectively solve or alleviate them. Besides which, they provide an avenue wherein staff can safely challenge the status quo and bring to the attention of management those failing strategies hindering the growth of the organisation. When plans are collectively agreed upon, the desired change is easier to implement because there is already a buy-in; staff have been able to make sense of the current organisational challenges collectively. This helps implement non-disruptive and properly construed change. Encouraging constant reflection on practice - when aptly applied within the organisation - fosters organisational learning and prevents organisational issues from erupting into ‘wicked’ problems.

From the AR project – and especially the LS - the importance of giving a voice to every member of your organisation became obvious. This is even more important in an SME, where one does not have the luxury of a research and development department. Giving staff a voice reinforced stakeholder commitment to the organisation.

6.4 My Personal Reflection

I start the conclusion of my reflective journey with what struck me most as I journeyed through this all-important AR. It was a journey full of transformational learning and enhanced management practice. I reflected on questions like, *“what, ultimately, is the importance of knowledge?”* I have been to business school, yet the importance of action and practice came to bear on my DBA journey when I found that recurring issues and ‘wicked’ organisational problems - that appeared to defy known and accepted solutions - should be addressed practically. When I went through the DBA coursework I acquired much new knowledge, but this AR enabled me to practically engage in a critique of my practice and question previous knowledge, especially when it fell short in providing answers to challenging real-life problems. This required a paradigm shift in my thinking process; self-inquiry became real to me and its essence rightly underscored my work as a management practitioner in search of practical solutions to real-life problems. The paradigm shift when introducing innovation through pre-agreed plans aimed at facilitating positive change. My journey as practitioner-researcher has allowed me to make my contribution and influence the real world in real time. I have come to understand that the injustices of the challenging environment under which Nigerian SMEs operate, further compounded by the harsh policies deployed by those who should support SMEs - the financial sector and the government - can only be addressed and alleviated through collaborative research and reflective practice. This research also has also been an eye-opener for me should I ever find myself back in government; I now know what not to do.

I am grateful to my journey of learning through action and practice but, I am more thankful that it made me realise the need for in-depth and critical reflections on my current practice; this which brought to light that I, as a leader within the organisation, am part of the problem. I understand more clearly that knowledge for me is crucial when it can be used to solve problems and make life better. As I acquired a greater understanding of the organisational problem being researched – that of SME survival and growth - I realised that my former practice was suitable for running the big organisations which I previously ran quite effectively but inadequately for an SME, a task for which I was unfortunately ill-prepared, and ignorant of that fact. The structures for SME are definitely different and it was therefore required that I acquire the prerequisite knowledge to manage an SME effectively. Previously I had been unable to make a paradigm shift towards using the present crisis and failures in a struggling SME - MGP - to engage in practical learning that entailed challenging my old practices. Newly acquired practical knowledge has enriched both my managerial skills and my practice as a practitioner; this has only been possible because of the AR methodology employed. This methodology allowed for my outcomes to be transparently detailed and the LS collaborative sessions ensured that all claims that were made were justified. As I engaged in the concurrent leaning cycles, I found myself properly appreciating the significance of critical reflection and the need to challenge the old order when it fails to work. This AR journey has inspired me to consider new pathways, alternatives and prospects to address the older methods that are no longer working (Ripamonti et al., 2016); having found myself being exposed to impending failure, I had no other choice.
Of equal importance as I started the research process was the need for me as an action researcher to ensure that this research process was ethical, and to be as transparent as possible about the moral choices taken (Reason, 2006).

I found as I started this AR journey that I had begun to understand better the meaning of constantly enhancing managerial skills and practice, especially leadership development. I recall the beginning of this AR and how I experientially became aware of politics within the organisation for the first time. The little political issues that emerged in this inquiry came as a result of people's need to hold on to power and the fear of staff losing relevance. The need for empathic leadership and to praise good work became more entrenched in me, although I had learnt the theoretical side of this in my initial DBA course work. It has ingrained in me the obligation to engender trust amongst the team, to encourage innovation within the organisation. One of the main areas of learning for me was improving my patience and my ability to listen keenly to the views of others. As the LS sessions progressed, diverse views were proposed; often, when participants took too long to explain their views, some LS members tended to cut them off. I learnt patience and came to understand the need to protect the voices of those with unpopular views unpopular, because such views sometimes offer alternatives that could help alleviate the problem. Protecting the voices of all, I learnt, engenders trust that is needed to encourage buy-in and implement planned change.

Another area of significant reflection for me was in learning to monitor practice. As I gathered data to collect evidence for the claims of this research, I became more alert to the way the practice of staff in MGP evolved. As more attention was paid to practice, it became easier to see the flaws in our current practice and the concerns of the LS members; this would have been more difficult if practice was not being monitored. As I began to pay attention to practice, I improved my skills of mentoring, as I found that implementing change is difficult without supporting and furnishing people with the skills needed to initiate change. Reason and Bradbury (2006, p. 307) note that reflecting and changing 'in the moment' is enormously challenging for most people. This research also advanced my monitoring skills, proving to be a learning mechanism used to enhance continuous organisational learning and improvement of self.

This AR instilled in me the importance of negotiation when adopting change. While trying to develop plans within the research cycles, it was easier to agree on plans when the LS were involved in negotiation; I observed that this gave everyone a feeling of joint input through democratic dialogue. This I have now added to my tools for improving my practice.

As I reflect on practice, a vital part of my reflection is centred on how collaborative practice is a useful tool for dealing with and solving real-life problems; it also enhances the understanding and improvement of practice. I also reflect on how well-informed one becomes in a collaborative research.

6.4.1 Reflecting on the LS Participants.

I was taken aback by the enthusiasm of the set members. I agreed with Reason (2006), who argues that participative exploration of issues allows for an honest and intimate conversation. Participative exploration empowers participants to critique fairly and honestly, and to be open and eager to proffer possible alternative solutions to the issues analysed. I observed that the sessions breathed new life into the management culture of MGP; this was an effect of the LS. Throughout the LS sessions there was true collective leadership without any visible sign of rank or privilege (Raelin, 2003, p.115). The power of dialogue was evident as, through dialogue, innovation and new knowledge were birthed and produced with almost non-existent tension. I believe this was because the participants were eager to see if we could find some hidden truth that had hitherto eluded the eyes of management staff.

6.5 Limitations of the Research and Area for Further Research.

This research has limitations in terms of generalisability; it is difficult to generalise from AR, particularly because the population sample is small and uses only one organisation in the research. AR is a problem-solving methodology for organisations. Despite this, looking into the future direction of research, testing the framework in a different SME, in a different context, is worthwhile; especially for it to be tested on a larger sample of SMEs . This could take place somewhere else in Nigeria - or elsewhere within the African context – and it would be fascinating to see if the results would be replicated.

Further research should be undertaken to find ways to reform Nigerian financial institutions through new strategies to ensure tailored interventions that meet and alleviate the challenges of SMEs in Nigeria. Finally, the formation of a formal network of SMEs capable of acting as a pressure group to influence government policies is an issue that could benefit from further research. Moreover, this research found, based on reviewed literature and research data, there needs to be further research into business start-up models to act as a guide that can be used in further research to explore their efficacy for SMEs.

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Appendix A MGP Approval Letter

MGP
INTEGRATED PRINTING PRESS

The Dean,
Post Graduate Studies,
University of Liverpool.

2/2/2018

Dear Sir,

Re: Mrs. Roli Bode George

We write to inform you that the above named person; **Mrs.Roli Bode George** is well known to us. We permit her to use our company as a case study for her Doctorate project.

Please be assured that we shall provide all relevant data deemed necessary for her study.

Thank you.

Yours faithfully,

Ernest Azege

GP Digital Print
Managing Director
2/2...Date. 2018.

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